

96 00233

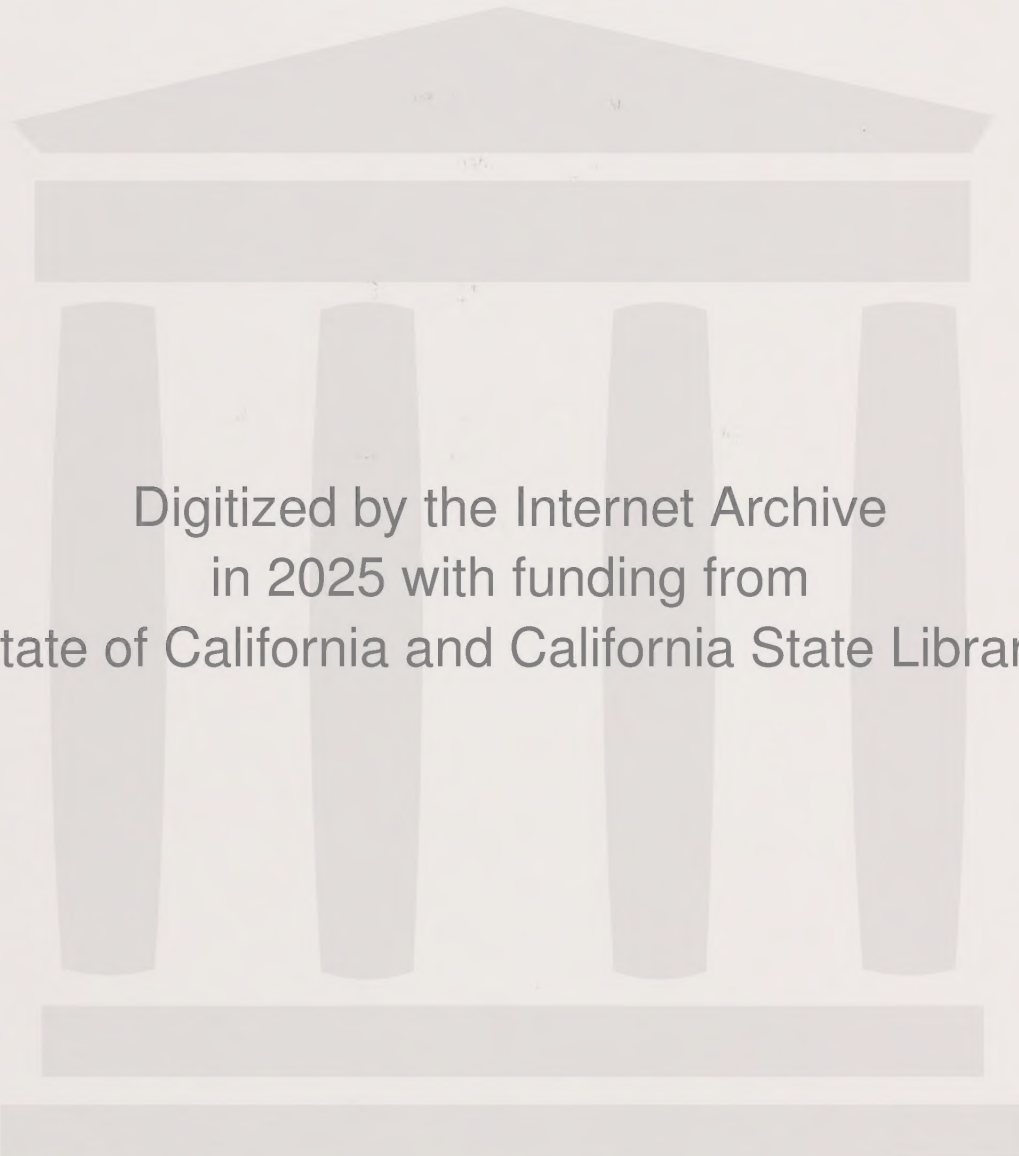
THE HOUSING ELEMENT



of the GENERAL PLAN

County of Sacramento

INSTITUTE OF GOVERNMENTAL
STUDIES LIBRARY
MAR 19 1996
UNIVERSITY OF CALIFORNIA



Digitized by the Internet Archive
in 2025 with funding from
State of California and California State Library

<https://archive.org/details/C124918250>

THE HOUSING ELEMENT
OF THE GENERAL PLAN

TECHNICAL ANALYSIS

Approval by the Sacramento County
Policy Planning Commission

June 8, 1989

Adopted by the Sacramento County Board of Supervisors by
Resolution No. 891372

August 23, 1989

Prepared by:
The Sacramento Planning and Community Development Department

Board of Supervisors

Sandra R. Smoley, 3rd District
 Chairperson
 Grantland Johnson, 1st District
 Vice Chairman
 Illa Collin, 2nd District
 Jim Streng, 4th District
 C. Tobias (Toby) Johnson, 5th District

Policy Planning Commission

Carol A. Bass, Chairperson
 James C. Shelby, Vice Chairman
 Nicky Wampold
 Chris Tooker
 Richard Samra

Planning Department Staff

Susan Ziegler, Director
 Gary Stonehouse, Principal Planner
 Robert Sherry, Senior Planner
 Carl Elan, Project Leader
 Sheryl Lenzie, Assistant Planner

The Sacramento County Housing Element Advisory CommitteeOrganizationRepresentative(s)

Sacramento County Advisory Committee for.....	Eve Silverman
Persons with Disabilitis	
American Institute of Architects.....	Bruce Monighan
Sacramento County Board of Realtors.....	Collette Johnson-Schulke
.....	Howard Owens
Building and Construction Trade Council.....	Harry Rotz
Building Industry Association of Superior.....	Dwight Hansen
California	
Capitol Area Development Authority (CADA).....	Jackie Whitelam
California League of Savings Associations.....	William G. Hegg
City of Sacramento Planning Department.....	Doug Holman
Sacramento County Commission on Aging.....	Elizabeth Turner
.....	Kay Merrill
Housing Producer.....	Sidney B. Dunmore
.....	Kevin Carson
The Human Rights/Fair Housing Commission.....	Dalia Banda
.....	Derrick Lim
Legal Services of Northern California.....	Barrie J. Roberts
Rural California Housing Corporation.....	Beverly Fritz-Brown
Sacramento Area Council of Governments.....	Peter Hill
Sacramento County Farm Bureau.....	J. R. Nelson
Sacramento Valley Apartment Association.....	Betty Gwiazdon
Sacramento Housing and Redevelopment Agency.....	Lester Smith
	(Housing Production)
.....	Steven Witney-Wise
	(Homeless)

TABLE OF CONTENTS

	<u>Page</u>
CHAPTER 1 - INTRODUCTION	1
Legislative Mandate.	1
Public Participation	2
Intergovernmental Coordination	2
Private Sector Coordination.	3
Fair Housing	3
Consistency with Other General Plan Elements	4
CHAPTER 2 - POPULATION AND HOUSING CHARACTERISTICS	5
Population	5
Growth Rate	5
Sex/Age Distinctions.	10
Racial/Ethnic Distribution.	10
Persons with Disabilities	19
Households	19
Growth Rate	19
Composition	22
Income Level.	26
Tenure.	26
Housing.	31
Growth in Units	31
Vacancy Rates	31
Overcrowding.	33
Age	37
Condition	37
Cost.	39
CHAPTER 3 - HOUSING NEEDS.	41
Summary of Needs	41
Projection of Households to 1991	42
Distribution of Need by Income Group	45
Meeting Housing Production Needs	45
Assistance in Meeting Needs.	45
Employment Generating Needs.	45
Special Needs.	48
Persons with Disabilities	48
Elderly	49
Large Households.	50
Farmworkers	50
Female Head of Households	51
Homeless.	51
Southeast Asian Refugees.	54
Conclusions.	55

	<u>Page</u>
CHAPTER 4 - AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT.	56
Vacant Land.	56
Services for Residential Development	58
Water	58
Sewer	59
Streets	60
Drainage.	60
Energy.	61
Conclusions.	61
CHAPTER 5 - HOUSING CONSTRAINTS.	63
Governmental Constraints	63
Local Land Use Regulation	63
Building and Housing Codes.	65
Residential Development and Permit Fees	65
Permit Processing Times	66
Fees for School Facilities Utilities.	66
Utilities	69
Nongovernmental Constraints.	69
Federal and State Financing	69
Financing Costs	70
Cost of Construction.	70
Cost of Land.	73
Total Development Costs	75
Conclusions.	75
CHAPTER 6 - RESIDENTIAL ENERGY CONSERVATION.	77
Conclusion	79
CHAPTER 7 - EVALUATION OF PREVIOUS HOUSING ELEMENT	81
Effectiveness of the 1979 Housing Element.	81
Progress in Implementation	81
Appropriateness of Goals, Objectives, and Policies	88
Conclusion	89
CHAPTER 8 - THE HOUSING GOAL, OBJECTIVES, POLICIES, AND IMPLEMENTATION MEASURES.	90
APPENDIX A - METHODOLOGY FOR TABLES.	104
APPENDIX B - BIBLIOGRAPHY.	109
APPENDIX C - DEFINITIONS	110

LIST OF TABLES

<u>Table</u>	<u>Page</u>
1 Population Growth.	7
2 Population by Community Area Sacramento County, 1987, 1990, 1995.	9
3 Sex Distribution, Sacramento County and Cities, 1980 .	11
4 Age Distribution, Sacramento County and Cities, 1980 .	12
5 Age/Sex Distribution, Unincorporated Sacramento County	13
6 Race/Ethnicity, Sacramento County and Cities, 1980 . .	15
7 1980 Census, Poverty Level by Race/Spanish Origin. . .	16
8 Number of Persons with Disabilities, by Type, 1981, 1988 (Est), Sacramento County.	20
9 Household Population, Persons Per Household, Households, Sacramento County and Cities, 1970, 1980, 1987 (Est.).	21
10 Group Quarters Population, Sacramento County and Cities, 1970, 1980, 1987 (Est.).	23
11 Householders, by Race and Ethnicity, 1980.	24
12 Householders, Female Headed Householders with Children Under 18 and Householders 65 and Over, Sacramento County and Cities, 1980	25
13 Household Income, Sacramento County and Cities, 1979	27
14 Median Incomes, Owner and Renter Households, 1979	29
15 Owner and Renter Occupied Units, 1970-1980-1988. . . .	29
16 Cost of Housing for Renters as a Percent of Income, Sacramento County	30
17 Cost of Housing for Owners as Percent of Income, Sacramento County.	30

<u>Table</u>		<u>Page</u>
18	Total Units and Percentage Change.	32
19	Units by Type, Unincorporated Sacramento County. . .	32
20	Vacancy Rates, 1980, 1986, Units for Sale and for Rent	34
21	Rental Vacancy Levels, by Building Class, Sacramento Market Area, First Quarter, 1987.	35
22	Overcrowding, 1980, by Owner and Renter.	36
23	Age of Housing Stock (Year Round Units).	38
24	Housing Rental Rates, Multiple Family Dwelling Units, by Bedroom Size, 1976-1987.	40
25	Household Projections by Jurisdiction, 1983-1990 . .	43
26	Household Projections, Sacramento County Community Areas, 1984-1990	44
27	Income Categories, by Percent of Median Family Income and Income Ranges, 1983 Sacramento Market Area.	46
28	New Construction Need 1983-1991 by Income Affordability Levels	46
29	Very Low- and Low-Income Housing Assistance, New Construction, 1983-1988.	47
30	Housing Assistance Projections, 1989-1991.	47
31	Temporary Shelter Facilities for the Homeless, May, 1988.	53
32	Vacant Developable Land and Potential Residential Yield, by Urban Community January, 1989.	57
33	Development Standards, Urban Residential Land Uses.	64
34	Comparative Summary of Sacramento Area Building Permit Fees, as of March 10, 1988.	67
35	County of Sacramento, Planning Application Fee Schedule	68
36	Loan Affordability for a Single-Family Housing Unit	71

<u>Table</u>		<u>Page</u>
37	Six Ways to Finance a 30-Year, \$60,000 Mortgage. . .	72
38	Action Taken by Builders to Make Homes More Affordable	74
39	Cost of a Hypothetical 200 Residential Unit Subdivision in Sacramento County, Elk Grove Area	76
40	Property Rehabilitation Programs, County Sacramento, Sacramento Housing and Redevelopment Agency, 1987	78
41	Energy Conservation Programs	80
42	Status of Action Policies, Sacramento Housing Element, as Amended, 1980.	82
43	Numerical Goals 1980-1984 Sacramento County Housing Element as Amended, 1980.	86

LIST OF FIGURES

Figures		<u>Page</u>
1	Community Areas.	6
2	Percent of Population Growth	8
3	Percent of Persons 65 Years and Older.	14
4	Spanish Origin or Descent, Population Distribution	17
5	Black Population Distribution.	18

CHAPTER 1

Introduction

Legislative Mandate

Through the Housing Act of 1949, the United States Congress expressed the national goal of providing". . . a decent home and a suitable living environment for every American family," a goal which was reaffirmed in the Housing Act of 1968. The California State Legislature, through the Housing and Home Finance Act of 1975 (now the Health and Safety Code, beginning with Section 50000), has declared that the early attainment of the national goal is a State "priority of the highest order," and that the shortage of decent housing affordable to low or moderate income families is "inimical to the safety, health, and welfare of the residents of the State and the sound growth of the State's communities."

A major component of the State's response to the national housing goal is the requirement that each local governmental jurisdiction prepares, as part of the General Plan, a Housing Element (Government Code Section 65302(c)). Government Code Sections 65580 through 65589.8 contain the specific provisions related to the content and process of adopting the Element.

In 1979, the County adopted a Housing Element pursuant to the legislative mandate then in effect. This Housing Element revision is being prepared for three reasons--the first being to meet the legislative requirement stated in Section 65588 of the Government Code:

- (a) Each local government shall review its Housing Element as frequently as appropriate to evaluate all of the following:
 - (1) The appropriateness of the housing goals, objectives, and policies contributing to the attainment of the State housing goal.
 - (2) The effectiveness of the Housing Element in attainment of the community's housing goals and objectives.
 - (3) The progress of the city, county, or city and county in implementation of the Housing Element.
- (b) The Housing Element shall be revised as appropriate, but not less than every five years, to reflect the results of this periodic review.
- (c) The review and revision of Housing Elements required by this section shall take into account any low or moderate income housing which has been provided or required pursuant to Section 65590 (Replacement of converted or demolished low and moderate-income housing units in the coastal zone).

The second reason for this revision is to address those issues required by a substantial number of new or amended government code provisions passed since the preparation of the former Housing Element in 1979. Many of

these changes were so significant in nature that a complete rewrite of the Housing Element was necessary.

The third reason for revising the Housing Element was the concern generated by specific members of the Board of Supervisors concerning the plight of the homeless and the affordability of housing for very-low income households in the County. It was felt that revisions to the Element should be made to address those concerns.

To assist local jurisdictions in complying with the legislative mandate, the State Department of Housing and Community Development adopted voluntary Housing Element Guidelines. These guidelines have been employed in the preparation of this Housing Element.

Public Participation

Public participation in the development of the Housing Element occurred in several ways. The primary method of assuring that a good cross representation of views were heard was through the establishment of a countywide advisory committee comprised of housing producers, consumers, service providers, and representatives of governmental housing agencies. Specific groups represented on the committee included the City of Sacramento, Sacramento Housing and Redevelopment Agency, the California League of Savings Associations, the Sacramento Valley Apartment Association, Legal Services of Northern California, the Building and Construction Trades Council, and the Human Rights/Fair Housing Commission.

The Countywide Advisory Committee reviewed the preliminary and subsequent drafts of the Housing Element prepared by the Planning staff, and provided regular input into the Housing Element revision process.

In addition to the Advisory Committee's key role in the preparation of the Housing Element, an evening public meeting was widely publicized and held at the Sacramento Administration Center (Downtown Sacramento). One method of advertising the public meeting was to send flyers to local housing and community groups and post flyers in local community centers. Review sessions were held before the Sacramento County Policy Planning Commission and the Board of Supervisors. The Policy Planning Commission and Board of Supervisors held advertised public hearings prior to the adoption of this element.

Intergovernmental Coordination

The housing needs and problems of the unincorporated portion of Sacramento County are an integral part of those of the entire region and the cities within it. For this reason, the preparation of the Sacramento County Housing Element was closely coordinated with the planning, programming, and housing development efforts of other public agencies including the Sacramento City Planning Department, the Sacramento Housing and Redevelopment Agency (SHRA) and the Sacramento Area Council of Governments (SACOG).

During the preparation of the Housing Element, County Planning staff responded to comments made by the State Department of Housing and Community Development (HCD) and the local office of the Department of Housing and Urban Development (HUD) in addition to those agencies listed previously. Substantive comments made by these agencies were, when appropriate, incorporated into the text of this document.

Particular emphasis was placed on assuring consistency with the plans and programs being prepared or completed by the SHRA. This includes the Housing Assistance Plan (HAP) required as part of the County's annual Community Development Block Grant (CDBG) application to HUD, the Homeless Assistance Plan, and the Housing Assistance Plan, Program, and Financing Strategy being prepared by the City/County Housing Finance Task Force. Specific project and program proposals in the Housing Assistance Plan, Program, and Financing Strategy are incorporated into this Housing Element.

Private Sector Coordination

It was also recognized that in the development of County housing policy and the establishment of programs to meet local housing needs, active involvement by the private sector was required. Not only through advisory committee meetings but also in individual discussions, the County actively involved managers and executives engaged in the housing industry, including professionals representing the Building Industry Association of Superior California, the Sacramento Board of Realtors, the Sacramento Valley Apartment Association, and the California League of Savings Associations.

Fair Housing

Fair Housing is a term used to describe a housing market whereby individuals of similar income levels have a like range of housing choices available to them regardless of their race, color, religion, sex, national origin, ancestry, marital status, physical handicap or other arbitrary factor.

In California, legal authority for fair housing efforts lies in both State and Federal statutes and associated administrative regulations and guidelines. The State Housing Element Law requires that the Housing Element of the General Plan include housing programs that promote Fair Housing activities. This Housing Element addresses affirmative efforts that must be taken to assure that all citizens in Sacramento County enjoy equal access to housing for which they are qualified.

Consistency With Other General Plan Elements

The previous Housing Element is a portion of the General Plan which was originally adopted in December, 1978. As a companion to the Housing Element, the County adopted the "Housing Element Action Plan" in December, 1979 (amended in December, 1980). The Action Plan provides specific measures to implement the policy-oriented Housing Element. As one of the ten elements of the existing General Plan, the goals and policies of the Housing Element must be consistent with the goals and policies of the other ten elements which are:

(1) land use, (2) circulation; (3) open space, conservation, and resource management; (4) public services and facilities; (5) community planning (6) energy; (7) noise; (8) scenic highways, (9) seismic safety and general safety, and; (10) hazardous materials.

The County is currently in the process of reviewing the existing General Plan in its entirety and expects to update all elements in the time period of 1987-1990. Because substantive changes may occur in the General Plan Update, this Housing Element will also be reviewed as elements are amended to ensure internal consistency. If changes to the Housing Element occur as a result of amending other plan elements, the appropriate public meetings will be held and adequate notification provided to all affected governmental agencies.

CHAPTER 2

Population and Housing Characteristics

Sacramento County encompasses the four cities of Sacramento, Folsom, Galt, and Isleton. The County is also subdivided into twenty-four community areas which have their own identity and many of which, in their own right, are equivalent to moderate-sized cities in respect to population and area (Figure 1). Consequently, the Sacramento County planning program is often based upon community area studies.

This Housing Element will focus upon the unincorporated portion of the County. However, the rate of growth and accompanying housing needs in the individual community areas will vary considerably over the next ten years. To illustrate the direction of growth, projected population figures to the year 1995 are provided for each community area within the County. All projections of population, households, and housing units will include the year 1990-91 based on recommendations provided by the State Department of Housing and Community Development (HCD).

POPULATION

Growth Rate

Finding: The greatest growth in population in the County of Sacramento will be in the unincorporated communities. The greatest need for new housing to meet growth demands will be in the communities of South Sacramento and Franklin-Laguna.

The County of Sacramento, including the incorporated and unincorporated areas, is expected to grow from 961,900 persons in 1988 to an estimated 993,000 persons in 1990-91, a 2.8% annual growth rate (Table 1). The growth rate for the unincorporated area of the County is consistent with the overall County trend (2.7%). Population is expected to grow from 595,400 persons in 1988 to 620,924 persons in 1990-91. Proportionately, the greatest annual growth rate (Figure 2) is expected to occur in the Cities of Galt (14.0%) and Folsom (2.6%). The unincorporated portion of the County is expected to experience the greatest absolute growth between 1988 and 1990-91 (25,524 persons) followed by the City of Galt (2,754 persons).

Using 1987 as the base year, the largest percentage growth of the population within the community areas (Table 2) between 1987 and 1995 is expected to occur in Franklin-Laguna (56.6% annually), followed by Rancho Murieta (22.0% annually). Between 1987 and 1995, South Sacramento will have the greatest absolute population growth (33,513 persons) and Franklin-Laguna will have the second greatest growth in population (17,414).

FIGURE 1

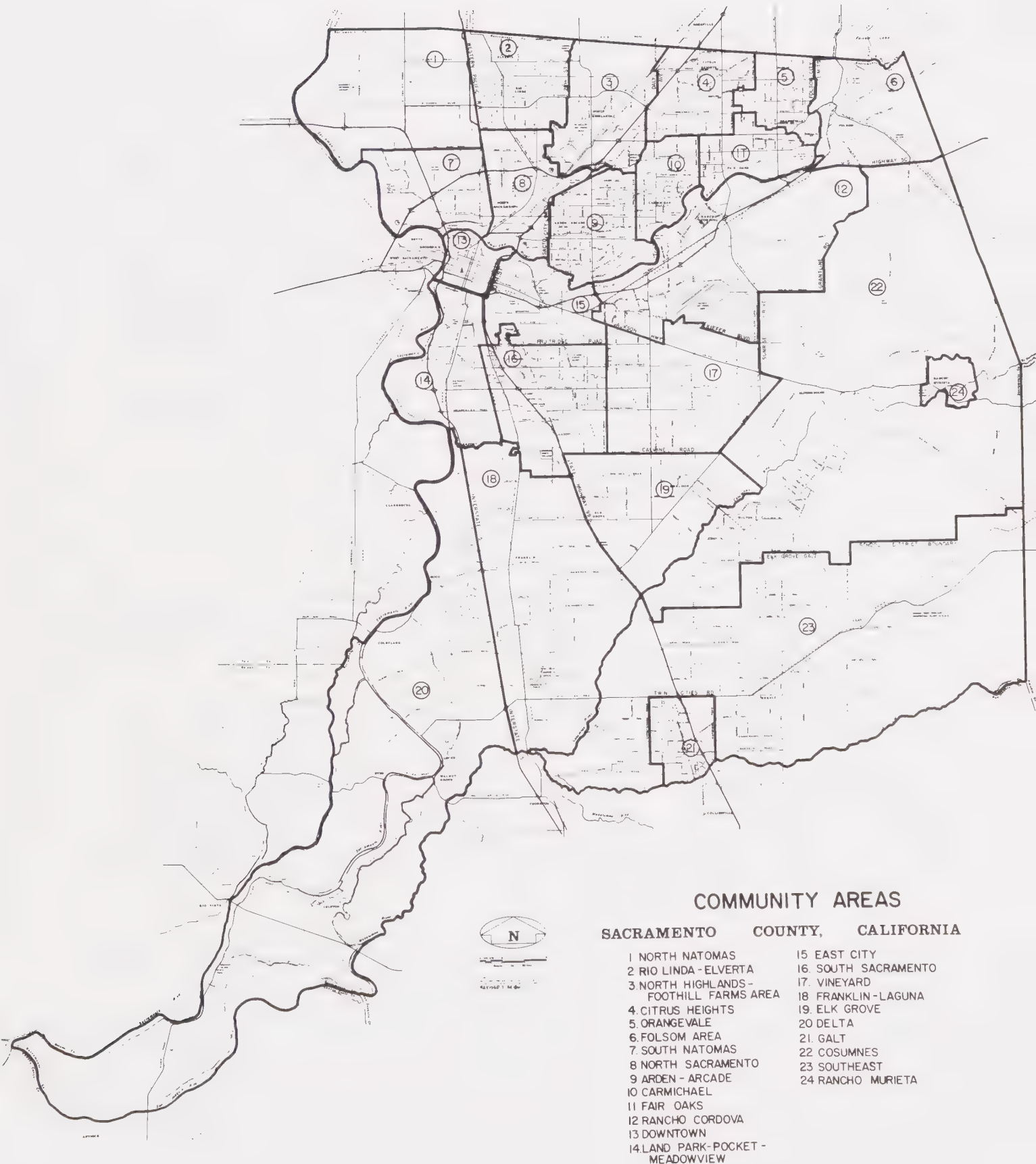


TABLE 1

POPULATION GROWTH

	<u>1970</u>	<u>1975</u>	<u>ANNUAL % GROWTH 1970-75</u>	<u>1980</u>	<u>ANNUAL % GROWTH 1975-80</u>	<u>1988 (est)</u>	<u>ANNUAL % GROWTH 1980-88</u>	<u>1991 (est)</u>	<u>ANNUAL % GROWTH 1988-91</u>
						(1)			
TOTAL COUNTY	631,498	686,325	1.74%	783,381	2.83%	961,900	2.84%	993,000	1.08%
UNINC. AREA ONLY	367,166	411,182	2.40%	490,209	3.84%	595,400	2.68%	620,924	1.43
SACRAMENTO CITY	254,413	260,713	0.50%	275,741	1.15%	334,700	2.67%	335,862	0.9%
FOLSOM	5,810	9,216	11.72%	11,003	3.88%	23,300	13.97%	25,121	10.2%
GALT	3,200	4,303	6.89%	5,514	5.63%	7,400	4.27%	10,154	13.4%
ISLETON	909	911	0.04%	914	0.07%	900	-0.19%	939	1.4%

Source: 1970, 1980 U.S. Census
 1975 Special Census, 1988, D.O.F.
 1990 Sacramento Area Council of Governments

1. 1988 Population rounded off to nearest hundred.

Table 1 HE/ps

FIGURE 2

PERCENT OF POPULATION GROWTH
SACRAMENTO COUNTY AND CITIES

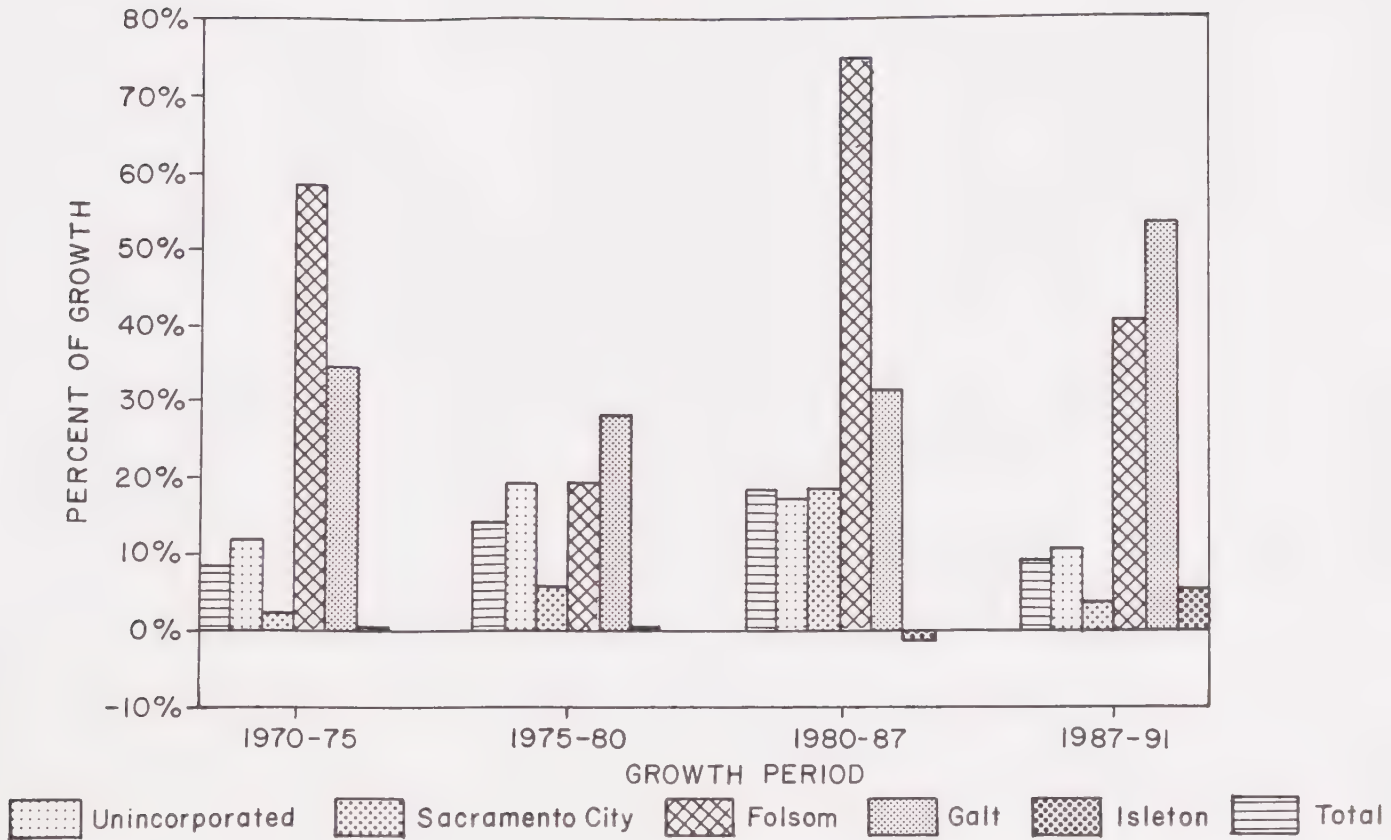


TABLE 2

POPULATION BY COMMUNITY AREA
SACRAMENTO COUNTY, 1987, 1990, 1995

<u>Community Area</u>	<u>1987</u>	(1) <u>1990-91</u>	(1) <u>1995</u>
North Natomas	814	840	843
Rio Linda/Elverta	16,269	16,737	18,180
North Central Area	79,245	86,935	94,201
Citrus Heights	92,134	95,197	99,882
Orangevale	26,570	28,196	29,250
Folsom Area	19,231	25,121	30,727
South Natomas	26,457	26,640	32,524
North Sacramento	46,315	48,355	50,333
Arden-Arcade	87,790	89,827	91,557
Carmichael	47,769	50,516	51,853
Fair Oaks	30,118	30,426	32,180
Rancho Cordova	88,117	94,338	100,513
Downtown	30,437	31,020	31,516
Land Park/Pocket	103,323	103,431	108,604
East City	87,052	88,860	89,680
South Sacramento	96,588	110,055	130,101
Vineyard	3,392	4,645	8,724
Franklin-Laguna	3,849	9,493	21,263
Elk Grove	19,128	22,712	30,953
Delta	5,575	5,787	6,025
Galt	8,811	11,796	16,416
Cosumnes	4,597	6,038	7,619
Southeast	3,624	3,910	4,224
Rancho Murietta	1,495	2,125	4,132
Totals	928,700	993,000	1,091,300

(1) Projections, Sacramento Area Council of Governments.

Sex/Age Distinctions

Finding: The population of the County is aging, and a greater proportion of elderly households will be headed by women. This trend will require a greater commitment to produce housing units that are smaller, affordable to persons on fixed incomes, and are located in close proximity to medical and social services.

In the unincorporated portion of Sacramento County, females comprised 51.0 percent of the overall population and males 49.0 percent in 1980 (Table 3).

The median age of persons residing in the unincorporated portion of Sacramento County in 1980 was 28.9 years, with the female median age being 28.2 years compared to the male median age of 29.5 years (Table 4). The general population base in the County, overall, is aging and this fact can be clearly seen by comparing the 1980 median age figure of 29.8 years with the 1970 median age figure of 26.9 years, a full three-year difference during the decade.

In 1980, the largest proportion of the population, in ten-year increments, were those between the age of 20 and 29 years followed by persons in the 10-19 year age group (Table 5). Significant in the breakdown between males and females in each age group is that the gap between the two sexes widens as the age increases. For persons in the 60-64 age group, females constituted 50.7% of the population; for the 65-74 age group females represented 54.2% of the population; for the 75 and over age group, females represented 66.0% of the population. Figure 3 lists, by census tract, the percent of persons 65 and over.

Racial/Ethnic Distribution

Finding: Special consideration for lower-income housing should be given to those communities which have a high concentration of Black and Native Americans, since a higher proportion of these racial groups have incomes below the poverty level than shown for the general population.

The largest segment of the population in the unincorporated portion of the County was White (88.0%) followed by persons of Spanish origin (6.7%) and Black (4.4%). Compared to the County overall, the unincorporated area had a proportionately larger white population and proportionately smaller population in all other racial and ethnic categories (Table 6).

In 1980, the Black and American Indian/Aleut/Eskimo population in the unincorporated area of the County had the greatest proportion of persons below the poverty level, 27.1 percent for Blacks and 26.6 percent for Native Americans. This high poverty rate for these two racial groups can be contrasted with the poverty rate of 8.8 percent for the White population (Table 7). Figures 4 and 5 show, by census tract, the Spanish origin and Black population distribution in Sacramento County.

TABLE 3

SEX DISTRIBUTION, SACRAMENTO COUNTY AND CITIES, 1980

	Male	%	Female	%	Total
Total County	381,997	48.8%	401,384	51.2%	783,381
Unincorporated	240,322	49.0%	249,887	51.0%	490,209
Sacramento City	132,390	48.0%	143,351	52.0%	275,741
Folsom	6,152	55.9%	4,851	44.1%	11,003
Galt	2,668	48.4%	2,846	51.6%	5,514
Isleton	465	50.9%	449	49.1%	914

Source: 1980 U.S. Census.

TABLE 4

AGE DISTRIBUTION, SACRAMENTO COUNTY AND CITIES, 1980

	MEDIAN AGE	0-4	5-9	10-19	20-29	30-39	40-49	50-59	60-64	65-74	75 AND OVER	TOTAL
Sacramento, Unincor.	28.9	7.5% 36,782	7.2% 35,337	17.4% 85,226	20.1% 98,592	15.3% 75,038	11.2% 54,815	10.4% 51,137	3.8% 18,866	4.6% 22,397	2.5% 12,019	490,209
Sacramento City	31.5	6.8% 18,802	6.2% 17,205	15.1% 41,514	19.5% 53,774	13.4% 37,078	9.4% 25,922	10.7% 30,074	5.0% 13,888	8.1% 22,410	5.5% 15,074	275,741
Folsom	36.5	5.5% 610	5.0% 548	12.6% 1,387	15.1% 1,657	17.5% 1,922	12.0% 1,321	11.8% 1,297	5.4% 595	9.8% 1,078	5.3% 588	11,003
Galt	29.0	8.7% 479	8.3% 455	18.9% 1,043	15.6% 861	12.7% 703	9.2% 509	8.9% 492	4.4% 241	8.2% 450	5.1% 281	5,514
Isleton	40.4	4.0% 37	7.7% 70	16.6% 152	11.3% 103	10.4% 95	9.2% 84	15.1% 138	4.7% 43	12.7% 116	8.3% 76	914
Total Sacramento County	29.8	7.2% 56,710	6.8% 53,615	16.5% 129,322	19.8% 154,987	14.7% 114,836	10.6% 82,651	10.6% 83,138	4.3% 33,633	5.9% 46,451	3.65% 28,038	783,381

Source: 1980 U.S. Census.

Table 4 HE/ps

TABLE 5
AGE/SEX DISTRIBUTION
UNINCORPORATED SACRAMENTO COUNTY

	<u>TOTAL</u>	<u>MALE</u>	<u>%</u>	<u>FEMALE</u>	<u>%</u>
0-4	36,782	18,837	51.2	17,945	48.8
5-9	35,337	17,944	50.8	17,393	49.2
10-19	85,226	43,302	50.8	41,924	47.2
20-29	98,592	48,564	49.3	50,028	50.7
30-39	75,038	36,688	48.9	38,350	51.1
40-49	54,815	26,741	48.8	28,074	51.2
50-59	51,137	24,623	48.2	26,514	51.8
60-64	18,866	9,294	49.3	9,572	50.7
65-74	22,397	10,247	45.8	12,150	54.2
75 and over	12,019	4,082	34.0	7,937	66.0
Median Age	29.9	28.2		29.5	

Source: 1980 Census.

FIGURE 3

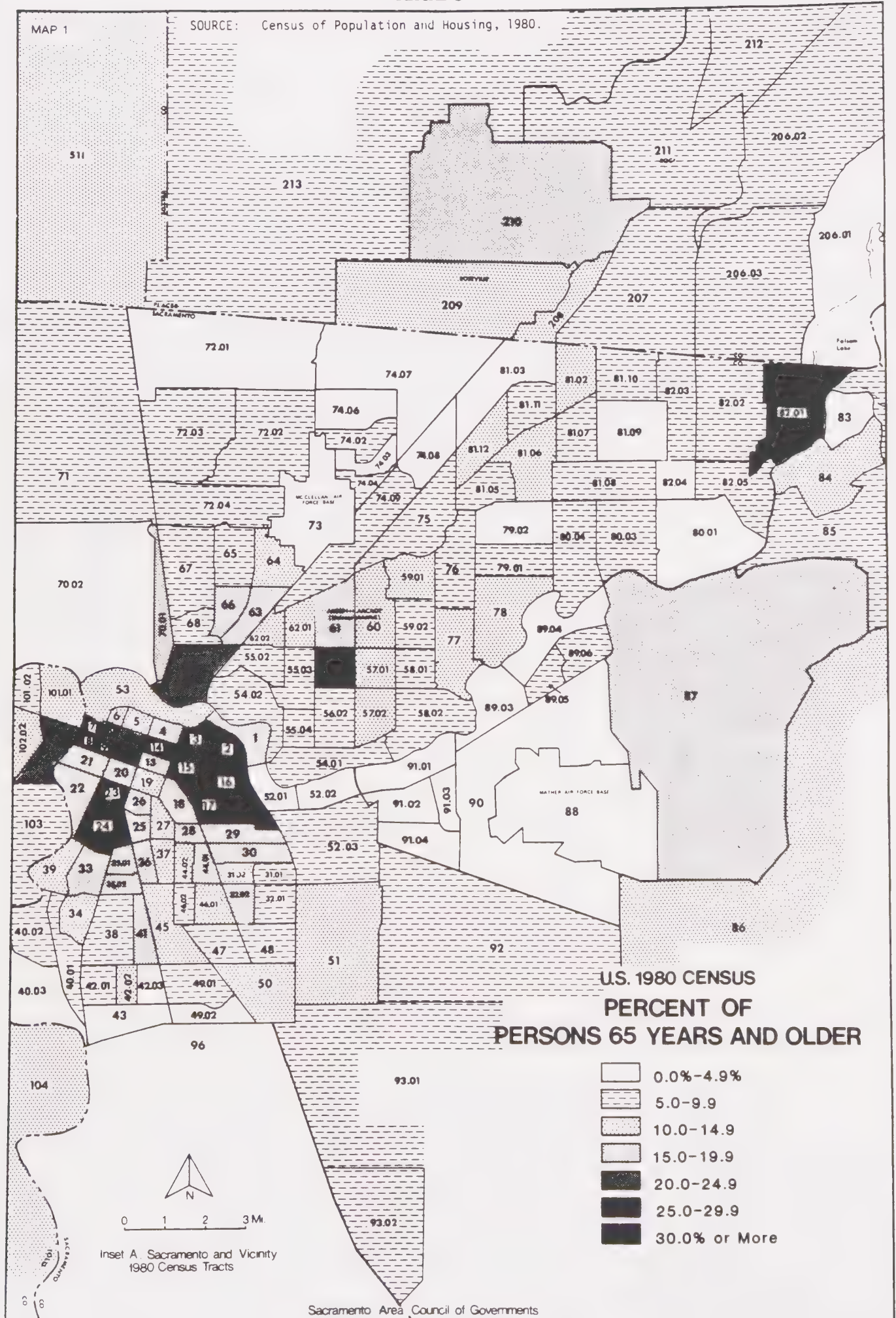


TABLE 6
RACE/ETHNICITY, SACRAMENTO COUNTY AND CITIES, 1980

	<u>White</u>	<u>Black</u>	<u>American Indian/ Eskimo/ Aleut</u>	<u>Asian, Pacific Islander</u>	<u>Other</u>	<u>Spanish Origin</u>
Sacramento County (Total)	80.8% 632,777	7.5% 58,951	1.1% 8,827	5.0% 39,156	5.6% 43,670	9.5% 74,139
Unincorporated	88.0% 431,264	4.4% 21,496	1.1% 5,270	3.0% 14,707	3.6% 17,473	6.7% 33,039
Sacramento City	67.6% 186,477	13.4% 36,866	1.2% 3,322	8.7% 24,017	9.1% 25,059	14.2% 39,160
Folsom	88.8% 9,767	5.2% 571	1.3% 142	1.1% 126	3.6% 397	5.9% 652
Galt	84.9% 4,680	0.2% 10	1.4% 78	2.4% 135	11.1% 611	19.8% 1,091
Isleton	64.4% 589	1.0% 9	1.6% 15	18.7% 171	14.2% 130	21.6% 197

Source: 1980 U.S. Census.

TABLE 7

POVERTY LEVEL BY RACE/SPANISH ORIGIN, 1980*

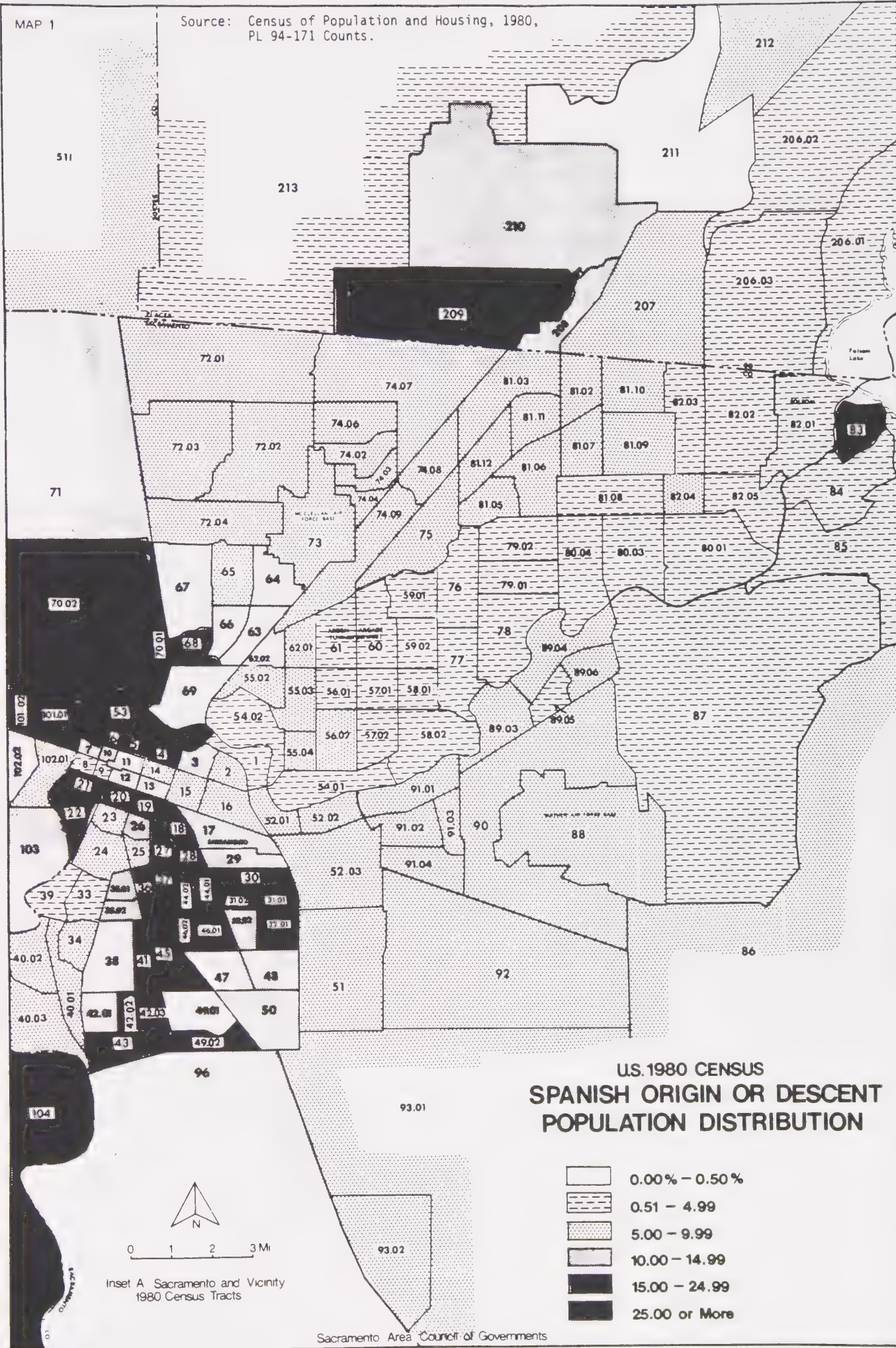
<u>JURISDICTION</u>	<u>WHITE</u>			<u>BLACK</u>			<u>INDIAN</u>			<u>ASIAN</u>			<u>SPANISH ORIGIN</u>			<u>TOTAL POPULATION</u>		
	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>	<u>ABOVE</u>	<u>BELOW</u>	<u>%</u>
Folsom	7,820	771	9.9	S	S	S	99	27	27.3	145	60	41.4	281	39	13.9	8,174	873	10.7
Galt	4,142	477	11.5	S	S	S	101	5	S	77	20	26.0	786	276	35.1	4,782	567	11.9
Isleton	540	58	10.7	S	S	S	S	S	S	146	25	17.1	156	44	28.2	789	116	14.7
Sacramento	162,433	21,596	13.3	27,057	9,302	34.4	2,442	987	40.4	20,957	3,405	16.2	30,031	8,363	27.8	229,983	40,721	17.7
Unincorporated	392,676	34,543	8.8	16,200	4,397	27.1	4,822	1,284	26.6	14,202	1,525	10.7	28,058	4,526	16.1	439,035	44,193	10.1
COUNTY TOTAL	567,611	57,445	10.1	43,295	13,699	31.6	7,464	2,303	30.8	35,527	5,035	14.2	59,312	13,248	22.3	682,763	86,470	12.7

S denotes suppressed.

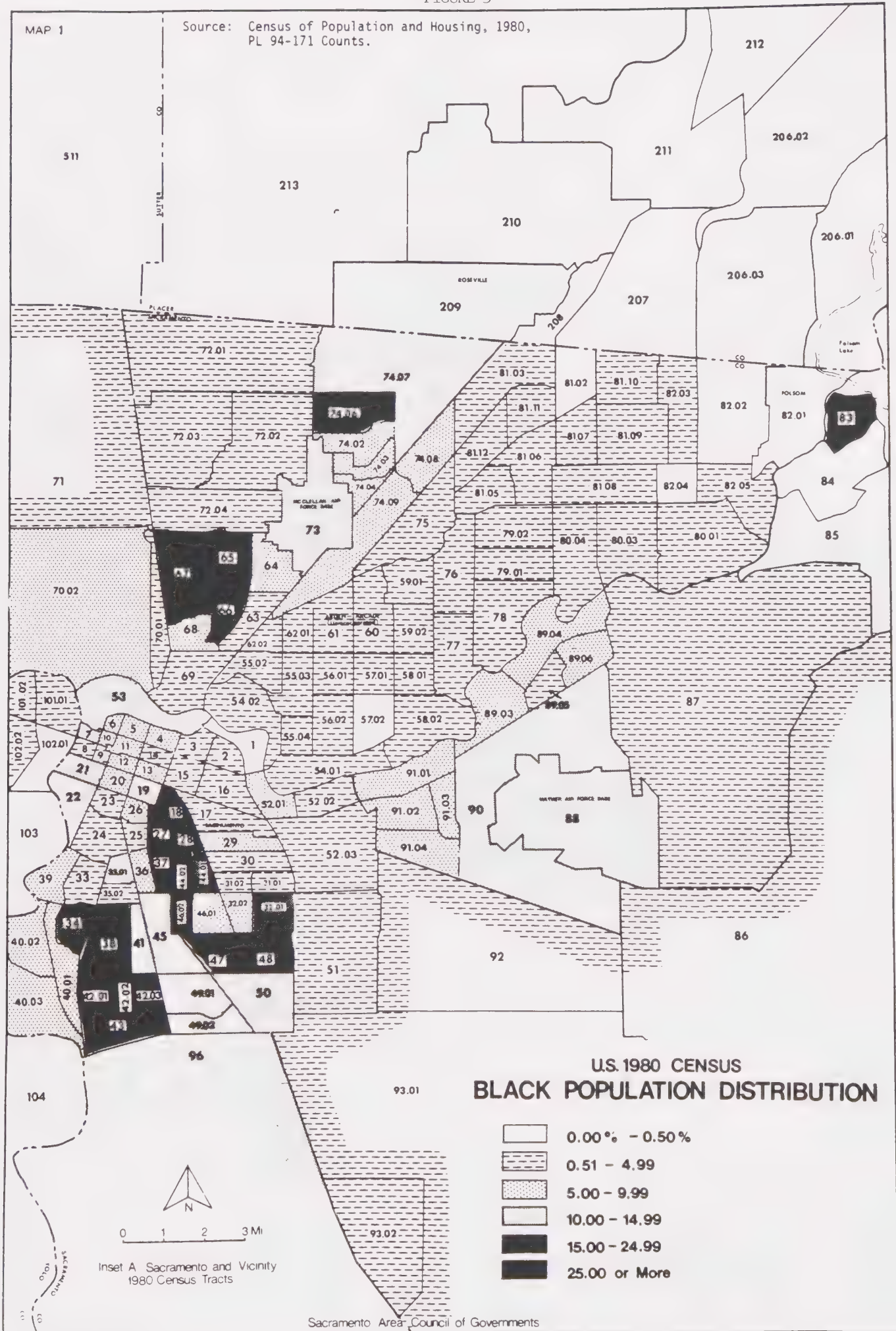
Source: 1980 U.S. Census

*Excludes the "other" category.

Source: Census of Population and Housing, 1980,
PL 94-171 Counts.



MAP 1

Source: Census of Population and Housing, 1980,
PL 94-171 Counts.

Persons with Disabilities

Finding: The largest proportion of persons with disabilities in the County requires housing that has been designed to minimize excessive physical movement and housing that has been retrofitted to improve access.

Access to housing is an important consideration when developing housing policy for Sacramento County. In September, 1980, the State Department of Rehabilitation published the California Disability Survey which estimated the number of persons between 16 and 64 with disabilities, by type of disability, for each County within the State. In Sacramento County, the most frequent disabilities were cardiovascular (circulatory conditions, heart trouble, high blood pressure) and "other" conditions (cancer, uro-genital, and those conditions that are endocrine-related. In 1988, additional research was conducted on the number of persons with disabilities in Sacramento County. The research concluded that the number of disabled persons was substantially higher than the estimates provided by the Department of Rehabilitation in 1980. Significant differences were noted in those categories where housing access becomes a major factor, such as the blind/vision impaired category (590 persons in 1980 vs. 2,780 persons in 1988), deaf/hearing impaired (300 persons in 1980 vs. 59,260 in 1988), cardiovascular (8,930 persons in 1980 vs. 192,870 in 1988), and respiratory (3,450 persons in 1980 vs. 119,000 persons in 1988).

There is concern that the estimated figures on the number of persons with disabilities was far too low in 1980 and far too high in 1988 (Table 8). In any case, the results of both surveys emphasized the fact that a certain segment of the housing stock should be specifically provided to disabled persons to facilitate access to, and inside the unit. For example, given that a significant number of people have disabilities that are aggravated by excessive movement, housing units should only be one-story (eliminating the need to walk up and down stairs); the units should contain built-in appliances that minimize bending and stooping, and the units should have a floor design that minimizes the distance between the most commonly used rooms. It should also be noted that many disabled persons do not require special modifications for housing. Tenants with disabilities living in multi-family structures should have the option of being interspersed with nondisabled tenants. Retrofitting grants to improve accessibility can provide funds for modifications, if necessary, i.e., strobe lights for the deaf, buzzers and tactile aids for the visually impaired.

HOUSEHOLDS

Growth Rate

Finding: The largest household growth will occur in the unincorporated area of the County. In communities with large racial/ethnic populations, more housing units for large families will be needed.

Between 1980 and 1988 it is estimated that the number of households in the unincorporated portion of the County increased from 181,042 to 225,949, an annual rate of 3.1 percent (Table 9).

TABLE 8

NUMBER OF PERSONS WITH DISABILITIES BY TYPE, 1981, 1988 (Est) (1)
SACRAMENTO COUNTY

<u>All</u> <u>Conds.</u>	<u>Blind/</u> <u>Vision</u> <u>Impaired</u>	<u>Deaf</u> <u>Hearing</u> <u>Impaired</u>	<u>Other</u> <u>Sensory</u>	<u>Cardio</u> <u>Vascul.</u>	<u>Respir-</u> <u>iratory</u>	<u>Digest-</u> <u>tive</u>	<u>Mental</u> <u>Retard.</u>	<u>Alcohol</u> <u>Drug</u>	<u>Emotnl</u> <u>Problems</u>	<u>Musculo</u> <u>Skelit.</u>	<u>Neuro-</u> <u>logical</u>	<u>Other</u> <u>Conds.</u>
1981 (2)												
56,800	590	300	1,320	8,930	3,450	1,440	2,660	2,840	3,080	24,290	3,550	4,350
1988 (3)												
N/A	2,780	59,260	N/A	192,870	119,060	N/A	N/A	90,000	N/A	N/A	9,260	N/A

(1) Estimates for 1981 and 1988 are not comparable because the tabulation of data and subcategories of disabilities differed. The data for 1981 is assumed to be a low estimate while 1988 data is assumed to be extremely high. This table should be used only to illustrate a range in the number of persons with disabilities.

(2) California Department of Rehabilitation, 1981.

(3) Mr. John Hubbard, member Sacramento County Advisory Committee on Persons with Disabilities, Housing Subcommittee.

TABLE 9

**HOUSEHOLD POPULATION, PERSONS PER HOUSEHOLD, HOUSEHOLDS
SACRAMENTO COUNTY AND CITIES, 1970, 1980, 1987 (EST)**

	<u>1970</u>		
	Household Population	Persons Per Household	No. of Households
Total County	624,195	3.08	202,953
Unincorporated	360,668	3.34	107,958
Sacramento City	253,760	2.77	91,697
Folsom	5,810	2.94	1,979
Galt	3,048	3.10	982
Isleton	909	2.70	337

	<u>1980</u>		
	Household Population	Persons Per Household	No. of Households
Total County	768,674	2.56	299,805
Unincorporated	483,808	2.67	181,042
Sacramento City	269,551	2.39	112,859
Folsom	9,043	2.47	3,666
Galt	5,367	2.88	1,861
Isleton	914	2.71	337

	<u>1988 (Est.)</u>		
	Household Population	Persons Per Household	No. of Households
Total County	961,896	2.53	372,292
Unincorporated	595,454	2.60	225,949
Sacramento City	334,745	2.40	137,012
Folsom	23,330	2.55	6,481
Galt	7,449	2.93	2,458
Isleton	918	2.34	392

Sources: U.S. Census

State Department of Finance

This 3.1 percent household increase is higher than the 2.68 percent registered for the population increase over the same time period and represents the formation of smaller households in 1988 than in 1980. The greatest absolute growth in households was expected to occur in the unincorporated portion of the County. It was estimated that the number of households in the unincorporated area would represent 60.8 percent of all households in Sacramento County in 1988.

The number of persons in group quarters, by political jurisdiction for three different time periods, has shifted dramatically since 1970 (Table 10). In 1970, 90 percent of the group population was in the unincorporated portion of the County; in 1980 this percentage was dramatically lower at 43.5 percent; in 1988, it was estimated that 37.8 percent of the group population was living in unincorporated Sacramento County. Two important factors can explain the shift of the group quarters population from the unincorporated portion of the County to the City of Sacramento: 1) The City expanded its boundaries through annexations which added a sizeable group quarter population, and; 2) There was a tendency to concentrate many group quarters (halfway houses, etc.) in the central area of the City.

In 1980, the unincorporated area of the County had a larger proportion of white households and a correspondingly smaller proportion of all other racial and ethnic households than the County as a whole (Table 11). Additionally, when the number of households in the County is compared with the number of persons in the County, based on race and ethnicity, the differing size of the household unit becomes apparent. The average household size for White households was 2.24 persons; for Black households 2.87 persons; for Indian/Aleut/Eskimo 2.87 persons; for Asian households 2.97 persons, and for Spanish origin, 3.24 persons.

Composition

Finding: Approximately 60% of all female head of households with children under 18 lived in the unincorporated portion of the County. Providing housing for this segment of the population necessitates that consideration be given to child care and other facilities for the female head of household.

In 1980, 14,082 female head of households with children under 18 resided in the unincorporated area of Sacramento County and represented 7.8 percent of all households (Table 12). This percentage of female heads of households with children under 18 for the unincorporated area was consistent with the overall County percentage of 7.9 percent. In 1980, there were 20,719 households headed by persons of age 65 and over which represented 11.4 percent of all householders in the unincorporated area of the County. This is proportionately smaller than elderly householders found in the incorporated areas. In the unincorporated portion of the County the proportion of elderly householders that were homeowners exceeded that of the County as a whole (68.8 percent vs. 66.6 percent).

TABLE 10

GROUP QUARTERS POPULATION
SACRAMENTO COUNTY AND CITIES, 1970, 1980, 1988 (EST.)

	1970	1980	1988 (Est.)
Total County	7,303	14,707	21,881
Unincorporated	6,498	6,401	8,301
Sacramento City	653	6,190	6,509
Folsom	0	1,969	6,826
Galt	152	147	245
Isleton	0	0	0

Sources: U.S. Census

State Department of Finance

TABLE 11
HOUSEHOLDERS, BY RACE AND ETHNICITY, 1980

	Total House- holders	White	Black	Am. Ind./ Aleut/Esk.	Asian	Other	Spanish Origin
Total County	299,805	251,193	20,252	2,928	12,463	12,969	22,006
Unincorporated	181,042	162,612	7,381	1,696	4,249	5,104	9,494
Sacramento City	112,859	83,117	12,854	1,159	8,076	7,653	12,084
Folsom	3,666	3,558	7	43	27	31	107
Galt	1,861	1,649	4	28	34	146	255
Isleton	377	257	6	2	77	35	66

Source: 1980 U.S. Census

TABLE 12

HOUSEHOLDERS, FEMALE HEADED HOUSEHOLDES WITH CHILDREN UNDER 18
AND HOUSEHOLDERS 65 AND OVER
SACRAMENTO COUNTY AND CITIES, 1980

	Total House- Holders	Female- Headed House- Holders With Children Under 18	Percent	Persons 65+ Total	Persons 65+ Owner	Percent	Persons 65+ Renter	Percent
Total County	299,805	23,615	7.9%	46,909	31,240	66.6%	15,669	33.4%
Unincorporated	181,042	14,082	7.8%	20,719	14,260	68.8%	6,459	31.2%
Sacramento City	112,859	9,133	8.1%	24,673	15,864	64.3%	8,809	35.7%
Folsom	3,666	239	6.5%	945	736	77.9%	209	22.1%
Galt	1,861	151	8.1%	424	296	69.8%	128	30.2%
Isleton	377	10	1.7%	148	84	56.8%	64	43.2%

Source: 1980 U.S. Census

Table 12 HE/ps

Income Level

Finding: One of the most important housing issues is having an adequate supply of low-cost housing units, since one-fifth or 40,284 households had annual incomes below \$10,000 in 1979.

Income levels play a major role in determining the cost, style, and type of housing (e.g., single family, multiple family) that is needed to meet local market demand. Because income levels may vary significantly between adjacent counties or within the incorporated and unincorporated areas of the County, it is necessary to conduct a household income assessment in order to determine the housing need of unincorporated area residents.

When the unincorporated area of the County was compared to the cities, the unincorporated area had the highest median income level in 1979, \$19,288 compared to \$17,390 for the County as a whole. When income levels are divided into 11 different groups as provided by the U.S. Census, the largest number of households in the unincorporated portion of Sacramento County were in the \$10,000 to \$14,999 income range group and represented 15.5 percent of all households. Households having annual incomes below \$10,000 represented 23.5 percent of all households (Table 13). Figure 6 illustrates graphically, the percentage of households in six separate income levels.

Tenure

Finding: Programs focusing upon preserving low rents deserve special attention since almost one-half of renter households were paying 35% or more of their income for housing.

Renting or purchasing a housing unit is often directly related to the household's level of income. In 1979, the household income of renters was substantially below that of owner households. For Sacramento County as a whole, the median income for renter households was \$10,845 compared to \$22,590 for owner households. In the unincorporated area of the County, the renter household median income was \$11,975 contrasted to an owner median income of \$23,920 (Table 14).

In addition, the proportion of renter households increased Countywide by 1.4 percent between 1970 and 1980 Table 15. In the unincorporated area of the County and Isleton, the increase in renter households registered even higher at 3.0 percent. This indicates that proportionately fewer households are able to purchase a home due in large part to the "gap" between basic monthly income levels and monthly mortgage payments.

Using standard methodology provided by the State Department of Housing and Community Development, an analysis can be made of the number of households below 80% of median income in 1980 overpaying for housing. The median income of the unincorporated area of Sacramento County in 1980 was \$19,288, with 80% of that figure being \$15,430. Using Tables 16 and 17 as a guide, 55,836 renter households and 19,636 owner households were paying 25% or more of their income for housing. Of significance is that the number of lower-income renters overpaying represented 95.0% of all lower-income renters and the number of lower-income owners overpaying represented 76.7% of all lower-income owners.

TABLE 13

HOUSEHOLD INCOME, SACRAMENTO COUNTY AND CITIES, 1979⁽¹⁾

	\$0- \$4,999	\$5,000- \$7,499	\$7,500- \$9,999	\$10,000- \$14,999	\$15,000- \$19,999	\$20,000- \$24,999	\$25,000- \$29,999	\$30,000- \$34,999	\$35,000- \$39,999	\$40,000- \$49,999	\$50,000+
Sacramento County	12.0% 35,948	7.6% 22,752	8.0% 23,958	15.7% 46,991	13.5% 40,389	12.9% 38,647	9.7% 28,991	7.2% 21,567	4.6% 13,767	4.9% 14,685	4.2% 12,488
Unincorporated	9.0% 16,230	6.3% 11,496	7.2% 13,098	15.5% 28,128	13.8% 25,037	14.0% 25,459	10.6% 19,243	8.1% 14,683	5.3% 9,544	4.5% 9,803	4.7% 8,486
Sacramento City	16.7% 18,853	9.4% 10,665	9.2% 10,353	15.8% 17,911	12.8% 14,500	11.1% 12,569	8.1% 9,185	5.8% 6,505	3.6% 4,017	4.1% 4,660	3.4% 3,835
Folsom	13.9% 511	9.7% 358	8.5% 312	14.0% 515	13.3% 489	10.0% 369	11.0% 405	7.4% 274	4.4% 161	4.4% 163	3.4% 125
Galt	14.3% 266	11.1% 206	8.0% 148	21.4% 398	16.5% 306	10.5% 195	7.3% 135	4.1% 76	1.9% 35	2.7% 50	2.3% 42
Isleton	23.0% 88	7.0% 27	12.3% 47	10.2% 39	14.9% 57	14.4% 55	6.0% 23	7.6% 29	2.6% 10	2.1% 8	0.8% —

Median

Sacramento County

\$17,390

Unincorporated

\$19,288

Sacramento City

\$14,604

Folsom

\$16,444

Galt

\$13,841

Isleton

\$13,516

1. These figures must be taken with a degree of caution when looking at 1987-1990 housing needs. It has been estimated that 1987 household income levels are from 25%-50% higher than the household income levels in this chart. This would have the effect of substantially decreasing the percentage of households in the lower-income levels.

Source: 1980 U.S. Census.

FIGURE 6

HOUSEHOLD INCOME, UNINCORPORATED SACRAMENTO COUNTY, 1979
PERCENTAGE OF HOUSEHOLDS

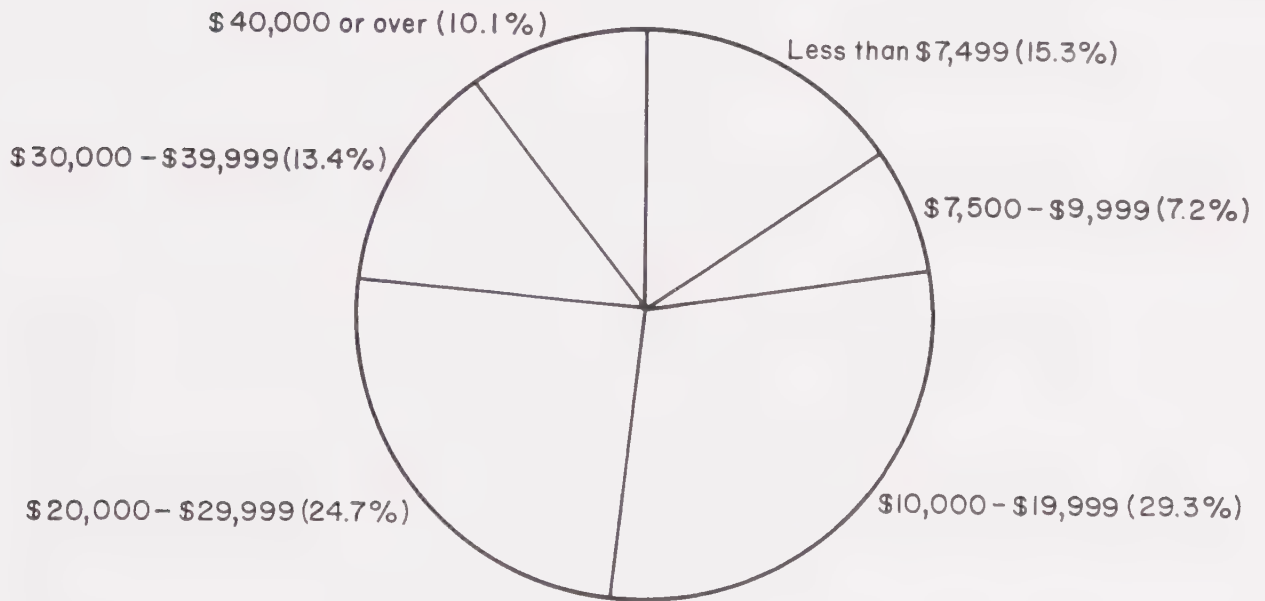


TABLE 14

MEDIAN INCOMES, OWNER AND RENTER HOUSEHOLDS, 1979

	Median Incomes		
	All HH's	Owner HH's	Renter HH's
Total County	\$17,390	\$22,590	\$10,845
Unincorporated/Isleton	\$19,278	\$23,920	\$11,975
Sacramento City	\$14,604	\$20,474	\$ 9,112
Folsom	\$16,444	\$20,889	\$10,164
Galt	\$13,841	\$16,115	\$ 8,134

Source: 1980 U.S. Census

TABLE 15

OWNER AND RENTER OCCUPIED UNITS, 1970, 1980, 1988

	1970				1980				1988 (Est)			
	Total Occupied	Owner Occupied	Renter Occupied	Percent Owner Occupied	Total Occupied	Owner Occupied	Renter Occupied	Percent Owner Occupied	Total Occupied	(1) Owner Occupied	(1) Renter Occupied	Percent Owner Occupied
Total County	202,953	125,364	77,589	61.8%	299,805	181,011	118,794	60.4%	372,292	224,864	147,428	60.4%
Unincorporated/Isleton	108,295	71,060	37,235	65.6%	181,419	113,595	67,824	62.6%	226,341	141,723	84,618	62.6%
Sacramento City	91,697	52,561	39,136	57.3%	112,859	63,661	49,198	56.4%	137,012	77,285	59,727	56.4%
Folsom	1,979	1,121	858	56.6%	3,666	2,542	1,124	69.3%	6,481	4,494	1,987	69.3%
Galt	982	622	360	63.3%	1,861	1,213	648	65.2%	2,458	1,620	838	65.2%

(1) Based on 1980 owner/renter percentage.

Source: 1970, 1980 U.S. Census

TABLE 16

COST OF HOUSING FOR RENTERS AS A PERCENT OF INCOME
SACRAMENTO COUNTY

<u>Rent as % of Income</u>	<u>0-4,999</u>	<u>5,000-9,999</u>	<u>Income</u> <u>10,000-14,999</u>	<u>15,000-19,999</u>	<u>20,000+</u>
0-19%	786	1,997	5,606	8,172	18,918
20-24%	1,308	2,655	6,281	3,932	2,438
25-34%	2,191	8,548	8,274	2,858	738
35+%	18,272	14,829	3,443	378	10
Not Computed	2,443	593	617	215	611

Source: 1980 U.S. Census

TABLE 17

COST OF HOUSING FOR OWNERS AS PERCENT OF INCOME
SACRAMENTO COUNTY

<u>Owner Costs as % of Inc.</u>	<u>0-4,999</u>	<u>5,000-9,999</u>	<u>Income</u> <u>10,000-14,999</u>	<u>15,000-19,999</u>	<u>20,000+</u>
0-19%	1,138	5,637	8,437	11,001	69,583
20-24%	528	1,262	2,040	2,710	10,694
25-34%	925	2,229	2,859	4,011	9,473
35+%	4,509	4,456	4,095	2,526	2,507
Not Computed	1,000				

Source: 1980 U.S. Census

Table16-17HE/ps

HOUSING

In order to adequately describe the Sacramento County housing market, it is important to analyze the physical and occupancy characteristics of the housing stock. Such characteristics include the number and types of residential units currently existing in the marketplace, the year structures were built, the number of substandard units, the cost of housing units for-sale and for-rent, vacancy rates, and the extent of overcrowding.

Growth in Units

Finding: Between December 1980 and January 1, 1988, the County's housing stock grew by approximately 22.5%. An additional 19,470 multiple-family units were constructed during that same seven-year period of time. It is expected that the growth in multiple-family units will subside and that single-family units will assume a greater proportion of the new housing stock by 1991.

In 1980, the unincorporated area of the County contained 194,027 total housing units, an increase of 82,008 housing units or 7.3% annually since 1970 (Table 18). By January 1, 1988, there were an estimated 237,710 housing units, an annual increase of 3.2 percent since 1980. For the County as a whole, the largest percentage increase in housing units between 1980 and 1986 occurred in the City of Folsom (11.4 percent) followed by the City of Galt (4.6 percent).

A look at the types of units built by June 30, 1987 (Table 19), reveals that the greatest percentage growth in the housing stock since 1980 by type of housing unit, occurred in multiple-family units in complexes of 5 units or greater (50.3 percent). The large growth in multi-family units is not expected to continue after 1987 as it had prior to that year for a variety of reasons. One major reason for a decline in multi-family housing construction is the passage of the Federal Tax Reform Act. This Act placed constraints on the mortgage revenue bond program which had been a widely used low interest financing technique for multi-family development. Single-family units in January of 1988 still represented the greatest majority of housing units overall, 65.9 percent.

Vacancy Rates

Finding: Vacancy rates for most types of housing throughout the unincorporated area of the County in 1980 and 1986 are at a "safe" or "desirable" rate, the only exception being the "tight" market for larger affordable rental units (3+ bedrooms). Emphasis should be placed on programs that will provide an adequate supply of larger rental units affordable to lower-income households.

According to the California Department of Housing and Community Development (HCD), the vacancy rate considered desirable for maintaining a healthy housing market is 2 percent for units that are for-sale, 6 percent for units that are for-rent, and 4 percent for all units combined. In 1980, both the for-sale units and for-rent units exceeded the desirable vacancy rate in all of the

TABLE 18
TOTAL UNITS AND PERCENTAGE CHANGE

	1970	1980	Annual % Change	Dec. 31 1986	Annual % Change (1980-1988)
Sacramento County	212,079	323,702	5.3%	398,298	3.1%
Unincorporated Area	112,019	194,027	7.3%	237,710	3.2%
Sacramento City	96,634	123,284	2.8%	150,316	2.8%
Folsom	2,056	3,999	9.5%	7,263	11.4%
Galt	1,034	1,995	9.3%	2,612	4.6%
Isleton	336	397	1.8%	397	-0.2%

Sources: 1970, 1980 U.S. Census
State Department of Finance

TABLE 19
UNITS BY TYPE
UNINCORPORATED SACRAMENTO COUNTY

	<u>Total</u>	<u>Single Family</u>	<u>2-4</u>	<u>5 or More</u>	<u>Mobile Homes</u>
1980	194,027	133,858	17,883	35,267	7,019
Est. 1988 (Jan. 1, 1988)	<u>237,710</u>	<u>156,650</u>	<u>19,609</u>	<u>53,011</u>	<u>8,440</u>
Difference 1980-1988	43,683	22,792	1,726	17,744	1,421

Sources: State Department of Finance
Sacramento County Building Department

Table18-19HE/ps

cities and unincorporated area except Isleton which experienced a "tight" market in housing for-sale (Table 20).

The estimated vacancy rates for all units in the unincorporated portion of the County decreased slightly from 6.6 percent in 1980 to an estimated 6.0 percent in early 1987. In a survey of average quality rental units conducted by Coldwell Banker in the first quarter of 1987, the highest vacancies occurred in rental units having two bedrooms (14.3 percent) followed by rental units with three bedrooms (9.1 percent). Poorer quality three-bedroom units registered no vacancies. This fact emphasizes two important points about larger units in the rental market. There is only a small supply of three-bedroom rental units available in comparison to other rental units surveyed (207 out of a total of 16,195) and poorer quality three-bedroom rental units are filled quickly because they are usually the lower priced units (Table 21).

Overcrowding

Finding: The most severe overcrowding appears to be a result of large families living in small rental units. Similar to the Finding on vacancy rates stated previously, there is a need for programs that increase the supply of low-cost 3+ bedroom rental units.

The number of overcrowded units is another important factor when looking at the housing market because it can signal a specific household demand that is not being met by the existing housing supply. A high number of overcrowded units often is the result of several conditions operating in the housing market, including; (1) the rent or housing payments for larger units are in excess of what most large households can afford; (2) the existing supply of three- and four-bedroom housing units fails to meet the large household demand; and (3) the population growth exceeds the household growth. Overcrowding, by definition, exists when there is an average of more than 1.0 person per room. Severe overcrowding exists when there is more than 1.5 persons per room.

In 1980, the unincorporated portion of the County had 3,548 overcrowded housing units, representing 2.0 percent of all housing units (Table 22). This overcrowding rate was reflective of the County as a whole but was substantially lower than overcrowding in the City of Galt (5.5 percent) and Isleton (4.0 percent). Of all overcrowded units in the unincorporated portion of the County, owner-occupied households represented 47.4 percent of the total and renter-occupied households represented 52.6 percent of the total. The difference in overcrowding between owner and renter households in the unincorporated portion of the County is 5.2 percent, with renter households having a 7.2 percent overcrowding rate.

The Cities of Galt and Isleton are pictures of contrast. In Galt, two-thirds of all overcrowded units was occupied by owner households. In Isleton, two-thirds of all overcrowded housing units was occupied by renter households.

While the percentage of severe overcrowding in the unincorporated portion of the County in 1980 appeared negligible (0.7 percent), it still represented 1,246 occupied housing units. The greatest percentage of severely overcrowded

TABLE 20
VACANCY RATES, 1980, 1986
UNITS FOR-SALE AND FOR-RENT

	1980				1986			
	For Sale		For Rent		All Units ¹		All Units	
	No.	Percent	No.	Percent	No.	Percent	No.	Percent
Sacramento Co.	5,670	3.0%	12,498	9.5%	23,629	7.3%	24,596	6.4%
Uninc. Area	3, 351	2.9%	6,479	8.7%	12,768	6.6%	12,820	5.6%
Sacramento City	2,128	3.2%	5,832	10.6%	10,378	8.4%	10,704	7.4%
Folsom	157	5.8%	108	8.8%	330	8.2%	908	13.5%
Galt	33	2.6%	71	9.9%	133	6.7%	158	6.2%
Isleton	1	0.5%	8	4.6%	20	5.0%	6	1.5%

Sources: 1980 U.S. Census
State Bureau of Finance

1. Includes "vacant other" not shown in the table.

TABLE 21

RENTAL VACANCY LEVELS, BY BUILDING CLASS¹
SACRAMENTO MARKET AREA, FIRST QUARTER, 1987

Area Num- ber/ Building Class	Studio (Vacant Units/ Total Units/ % Vacant)	1 Bdrm/1 Bath (Vacant Units/ Total Units/ % Vacant)	2 Bdrm/1 Bath (Vacant Units/ Total Units/ % Vacant)	2 Bdrm/2 Bath (Vacant Units/ Total Units/ % Vacant)	3 Bdrm/2 Bath (Vacant Units/ Total Units/ % Vacant)	Total (Vacant Units/ Total Units/ % Vacant)
AREA TOTAL						
TYPE A	21 235 8.9%	100 1264 7.9%	35 795 7.4%	59 795 7.4%	27 192 14.1%	280 3318 8.44%
TYPE B	6 181 3.3%	347 4437 7.8%	359 3169 11.3%	421 2567 16.4%	13 207 6.3%	1179 10896 10.82%
TYPE C	2 65 3.1%	83 1827 8.1%	69 713 9.7%	0 0 0.0%	0 42 0.0%	157 1981 7.93%
GRAND TOTAL	29 481 6.8%	530 6728 7.9%	463 4407 10.5%	480 3362 14.3%	40 441 9.1%	1616 16195 9.98%

Source: Coldwell Banker, First Quarter, 1987.

1. Type A: Best quality units with a wide range of amenities.
 Type B: Average quality units with some amenities.
 Type C: Fair quality or below with few or no amenities.

Table 21 HE/ps

TABLE 22
OVERCROWDING, 1980
BY OWNER AND RENTER

<u>Overcrowded</u>						
	<u>Total Overcrowded Occupied Housing Units</u>	<u>Percent of Total of All Occupied Housing Units</u>	<u>Owners</u>	<u>Percent of Total Over- crowded Units</u>	<u>Renters</u>	<u>Percent of Total Over- crowded Units</u>
Sacramento County	6,937	2.3%	3,269	47.1%	3,668	52.9%
Unincorporated Area	3,548	2.0%	1,681	47.4%	1,867	52.6%
Sacramento City	3,219	2.8%	1,494	46.4%	1,725	53.6%
Folsom	52	1.4%	21	40.4%	31	59.6%
Galt	103	5.5%	68	66.0%	35	34.0%
Isleton	15	4.0%	5	33.3%	10	66.7%
<u>Severely Overcrowded</u>						
	<u>Total Severely Over- crowded Housing Units</u>	<u>Percent of Total of All Occupied Housing Units</u>	<u>Owners</u>	<u>Percent of Total Over- crowded Units</u>	<u>Renters</u>	<u>Percent of Total Over- crowded Units</u>
Sacramento County	3,087	1.0%	1,136	36.8%	1,951	63.2%
Unincorporated Area	1,246	0.7%	461	36.0%	785	63.0%
Sacramento City	1,773	1.6%	637	35.9%	1,136	64.1%
Folsom	19	0.5%	6	31.6%	13	68.4%
Galt	41	2.2%	28	68.3%	13	31.7%
Isleton	8	2.1%	4	50.0%	4	50.0%

Source: 1980 U.S. Census.

Table 22 HE/ps

housing units for all areas, except Galt, was renter occupied. For the unincorporated portion of the County in 1980, 63.0 percent or 785 of all severely overcrowded units were occupied by renters. It can be assumed that the supply of affordable rental units for larger families currently is not meeting the demand in Sacramento County since new rental units tend to have fewer than 3 bedrooms.

Age

Finding: The majority of housing in the unincorporated portion of Sacramento County was built after 1960. Generally, the housing stock in the unincorporated areas is newer than that of the incorporated areas. Because of the age of the housing stock, the focus of housing programs should be on minor rehabilitation programs which will maximize the number of households that can receive assistance.

The age of the housing stock, when used in conjunction with other housing characteristics, provides a direction for housing policy in two ways. First, the age of housing in a community indicates the extent to which repair or rehabilitation is needed to bring the units up to Code compliance. Second, the age of housing may reflect the overall condition of the neighborhood in which that housing is located. In unincorporated Sacramento County, almost 70 percent of the year-round housing units were built after 1960 (Table 23). Housing units built in the unincorporated area of the County between December 31, 1980 and June 30, 1987 represented approximately 20.6 percent of the total 1987 housing stock. Because the age of a large segment of the housing stock is relatively new, there is not as great a need to emphasize substantial rehabilitation or neighborhood revitalization programs. However, housing rehabilitation still remains an important component in the County's overall strategy of maintaining an adequate housing stock.

Condition

Finding: While substandard housing units that need major rehabilitation or replacement are scattered throughout the County and represent only a small fraction of the total housing stock, the greatest need appears to be concentrated in specific communities such as the North Central, South Sacramento, and Delta communities.

The Sacramento Housing and Redevelopment Agency's 1986 Housing Assistance Plan (HAP) identified an estimated 3,874 housing units in the unincorporated portion of the County as substandard. Of the total number of substandard units identified, 80 percent, or 3,099 units were considered to be suitable for rehabilitation. The remaining 20 percent, or 775 units, were considered in poor enough condition to warrant replacement. The objective "improvement of the existing housing stock by 1991" (Objective 1, Chapter 8) is intended to rehabilitate 1,189 housing units of the 3,099 housing units suitable for rehabilitation. Substandard units are found scattered throughout the County in all of the unincorporated communities. However, the unincorporated communities of Rio Linda, North Central, South Sacramento, and the Delta tend to have a higher proportion of substandard units to total units than the Countywide norm.

TABLE 23

AGE OF HOUSING STOCK (YEAR-ROUND UNITS)

<u>JURISDICTION</u>	<u>TOTAL</u>	1979- March <u>1980</u>	1975- <u>1978</u>	1970- <u>1974</u>	1960- <u>1969</u>	1950- <u>1959</u>	1940- <u>1949</u>	1939 or <u>Earlier</u>
Sac. County	323,537	19,614	46,992	47,307	79,791	70,391	26,469	29,973
Folsom	3,993	409	894	581	902	672	165	370
Galt	1,995	100	490	370	416	247	156	216
Isleton	397	4	20	66	43	55	44	165
Sacramento	123,256	6,315	8,490	14,024	25,240	26,557	18,736	23,894
Unincorp.	193,896	12,786	37,098	32,266	53,190	42,860	10,368	5,328

Source: 1980 U.S. Census

Cost

Finding: The average cost of housing for-sale since 1980 has increased faster than median income levels, making homeownership more difficult to achieve. Rental rates have risen at least 89% during the same period of time, with three-bedroom units rising the most dramatically. A need exists to emphasize programs that maintain housing affordability.

County housing policy should emphasize making homeownership more attainable and rental rates more affordable to all income levels of the population. New and resale home prices between 1975 and 1980 rose by an annual rate of 16.3 percent; from 1980 to 1987, the annual average increase was 6.7 percent. Between 1982 and 1985, the cost of new homes rose minimally when mortgage interest rates were at their highest. As interest rates declined during late 1985 and early 1986, housing prices again increased, although not to the annual levels experienced in the 1970's.

A comparison of the rise in home prices to median incomes between 1975 and 1983 shows that home ownership is increasingly becoming more difficult to achieve. While the median income of households increased approximately 56 percent during the eight-year period between 1975 and 1983, the price of new homes increased by approximately 105 percent. The average home price in 1975 was \$33,578 while in 1983 the average home price was \$86,300.

In 1980, the U.S. Census revealed that the median rental rates for all rental units in the unincorporated portion of the County was \$216. In the first quarter of 1987, this 1980 median rental rate would not pay for the vast majority of lower-priced studios in Sacramento County. In a survey of rental units conducted by the County during three different time periods between 1976 and 1987, as shown in Table 24, the minimum increase in rents averaged \$124 for studio units, \$112 for one-bedroom units, \$135 for two-bedroom units, and \$187 for three-bedroom units.

TABLE 24

HOUSING RENTAL RATES, MULTIPLE FAMILY DWELLING UNITS,
BY BEDROOM SIZE, 1976-1987

	<u>1976</u>	<u>1983</u>	<u>1987</u>
Studios	\$150-190	\$190-225	\$274-485
1 Bedroom	\$180-220	\$225-315	\$292-566
2 Bedroom	\$200-245	\$300-360	\$335-650
3 Bedroom	\$295-350	\$400+	\$482-735

Source: Survey of Rental Listings, 1976, 1983
Coldwell Banker Multi-Family Survey, 1987

Table 24 HE/ps

CHAPTER 3

Housing Needs

Summary of Needs

Under State Housing Element guidelines, housing needs are to be defined in three categories: 1) existing needs, 2) projected needs over a five-year period, and 3) special needs. The previous section of this report identified existing housing needs for the unincorporated portions of the County.

In summary, they include:

Housing Affordability

*In 1980, 49.3 percent of all renters with incomes under \$15,000 were paying 35 percent or more of their income for housing.

*Since 1980 the cost of new housing has increased 105 percent compared to an income increase of 56 percent.

*Lowest median income levels are in the Delta and Cosumnes communities.

*In 1980, 23.5 percent of all households had incomes under \$10,000 annually.

Overcrowding

*3,548 housing units were overcrowded and 1,246 units were severely overcrowded.

*63.0 percent of all severely overcrowded housing units were occupied by renters.

Condition of Housing

*An estimated 3,874 housing units are considered substandard with the greatest concentration of such units being in the communities of Rio Linda/Elverta, North Central, North Sacramento, South Sacramento, and the Delta.

Projected housing needs are the total number of additional housing units required to adequately house the County's projected household population between 1988 and the 1990-91 time period in units that serve all income levels, are in standard condition, and are not overcrowded. The projected housing needs for a county, therefore, include meeting the needs of the existing population as well as the needs of additional households expected to reside in the jurisdiction by 1990-91.

Projection of Households to 1991

To assist local governments in the Sacramento Metropolitan area in making projections of future housing needs, the Sacramento Council of Governments (SACOG) prepared a Regional Housing Needs Allocation Plan covering the period from 1983 to 1991. The main purpose of the housing plan was to examine the housing needs across jurisdictional boundaries and allocate to each local government responsibility for planning to meet those needs.

Based on figures supplied by the State Department of Finance, the SACOG provided to each local jurisdiction, by income categories, the number of new households expected to reside in Sacramento County by 1991. The first step in calculating these projections was to use the estimated number of households for 1983 and 1990 supplied by the State Department of Finance for Sacramento County as a whole. The second step was to allocate household growth to each jurisdiction within the County. The increase in households between 1983 and 1990 would form the basis for determining housing needs. In most cases, the SACOG established a level of growth that matched locally perceived growth expectations and historical trends that had taken place between 1975 and 1983 (Table 25).

The State Department of Housing and Community Development worked with the County in early August of 1988 to determine total new construction needs, between 1984 and 1991. Based on SACOG's Regional Housing Needs Allocation Plan, the State Housing and Community Development projected that a total of 53,931 new housing units would be required by 1991 to meet the demand of households expected to reside within the unincorporated portion of the County. Housing and Community Development also took into account two additional factors: (1) a vacancy rate of 3.5% in the housing market, and (2) 1,805 housing market removals that would take place by 1991.

Similar to the allocation of household growth in each political jurisdiction within the County, an allocation of household growth can be approximated for each community within the unincorporated portion of the County. In 1984, SACOG provided housing unit projections for each community in five-year increments using 1984 as the base year (Table 26, Columns 1 & 2). While SACOG provided the change in housing units instead of the change in households, the difference between housing units in 1984 and 1990 provided a general indication as to the growth expected for each community (Table 26, Column 3). The next step was to determine the percentage of growth for each community by dividing the estimated housing unit change for the community by the overall unincorporated County housing unit change (Table 26, Column 4). Finally, the percentage of each community that is unincorporated is provided in Table 26, Column 5.

While it is recognized that urban growth will tend to diminish the amount of area that is currently unincorporated for some of the community areas (largely as a result of annexations by cities), the 1980 percentage of unincorporated area can be helpful in providing a general guide as to the number of households expected to reside in the unincorporated portion of these communities. It is in the high growth, largely unincorporated communities where the County must assume a large share of the responsibility for meeting the housing needs of the entire economic spectrum of the population.

TABLE 25

HOUSEHOLD PROJECTIONS BY JURISDICTION
1983-1990

	1983 Households	1991 Households	1983-1991 Increase	1983-1991 Percent Increase	Annual Growth Rate Percent
Sacramento City	119,599	145,849	26,250	22.0	2.7
Folsom	4,004	5,504	1,500	37.5	4.3
Galt	1,992	3,217	1,225	61.5	6.6
Isleton	391	411	20	5.1	07
Sacramento Co. Uninc.	<u>191,422</u>	<u>243,222</u>	<u>51,800</u>	<u>27.1</u>	<u>3.2</u>
Sacramento Co. Total	317,408	398,200	80,800	25.5%	3.1%

Source: SACOG, December 4, 1986.152

TABLE 26

**HOUSEHOLD PROJECTIONS
SACRAMENTO COUNTY COMMUNITY AREAS
1984-1990**

	1	2	3	4	5
	Total Households 1984	Total Households 1990	Change in Households 1984-1990	Percent of Total Unincorporated County	Percent of Area That is Unincorporated
North Natomas	304	321	17	0.03	53.7
Rio Linda/Elverta	4,903	6,365	1,462	2.9	100.0
North Central	23,550	30,123	6,573	13.2	100.0
Citrus Heights	31,989	33,999	2,010	4.0	100.0
Orangevale	8,366	9,545	1,179	2.4	100.0
Folsom	4,454	5,878	1,424	2.9	0.1
South Natomas	6,356	11,274	4,918	9.9	4.2
Arden-Arcade	38,627	39,801	1,174	2.4	100.0
Carmichael	17,587	18,557	970	1.9	100.0
Fair Oaks	10,428	11,954	1,526	3.1	100.0
Rancho Cordova	30,441	32,409	1,968	4.0	100.0
South Sacramento	33,067	45,350	12,283	24.7	60.3
Vineyard	1,061	1,288	227	0.4	100.0
Franklin/Laguna	682	5,913	5,231	10.5	100.0
Elk Grove	5,584	10,132	4,548	9.1	100.0
Delta	2,341	2,583	242	0.5	82.8
Galt	2,439	3,833	1,394	2.8	19.3
Consummes	1,364	2,433	1,069	2.1	100.0
South East	1,128	1,426	298	0.6	100.0
Rancho Muretta	420	1,624	1,204	2.4	100.0
TOTAL COUNTY	225,091	274,808	49,717		

Source: SACOG, December 4, 1984.

1. Percentages determined by using SACOG's estimate of housing units in 1980 by community area and incorporated/unincorporated split.

Distribution of Need by Income Group

After estimating the housing projections for 1990, by community area, the next step was to determine the number of households expected to reside in each local political jurisdiction, by income category. SACOG ranked households into four basic income groups; very low, low, moderate, and above moderate (Table 27). The State Department of Housing and Community Development provided the County with statistics on the number of new housing units required by 1991, by affordability for each income group based on SACOG's Housing Allocation Plan and the 53,931 new housing units that are required to meet growth in the unincorporated area between 1983 and 1991. Housing and Community Development assumed that of the total 53,931 new units required, the number of units necessary to meet the demand of each income level was determined by the percent of increase for that income group between 1983 and 1991 (Tables 27 and 28).

Meeting Housing Production Needs

Responsibility for implementing housing programs to meet new construction needs lies with the Sacramento Housing and Redevelopment Agency (SHRA). Between 1983 and 1988 the SHRA has applied for virtually every state and federal Housing program and has allocated over 50 percent of its CDBG monies for housing production and rehabilitation. Even with this aggressive posture, the SHRA has only been able to meet a small percentage of the overall very-low- and low-income need. In great part, this limited success has been due to declining Federal and State revenues for housing programs. Table 29 provides a breakdown of new housing for lower-income households that were sponsored by the SHRA between 1983 and 1989.

Assistance in Meeting Needs

While Table 28 listed the remaining new construction needs between 1989 and 1991, there is also a need for housing rehabilitation and conservation. Conservation refers to keeping housing affordable to lower-income households. Table 30 provides the amount of assistance that is projected, based on the programs listed in Chapter 8, for new construction, rehabilitation, and conservation. It is important to recognize that Table 28 delineates new construction needs by **level of household income** while the following table lists all housing assistance by program type.

Employment Generating Needs

As new job opportunities in Sacramento County become available, employees new to the labor market must be able to secure housing at prices they can afford. If new housing is not provided, employees may have to commute, often at great distances, and thereby contribute a role in increased air pollution and traffic congestion. Several solutions to minimize the problem associated with the growing number of commuters are available, including location of housing close to the work place and commuting by public transit or car/van pools.

Of major importance as employment opportunities expand in Sacramento County is the wage levels of these new jobs in relation to the costs associated with

TABLE 27

INCOME CATEGORIES, BY PERCENT OF MEDIAN FAMILY
INCOME AND INCOME RANGES, 1983
SACRAMENTO MARKET AREA

<u>Income Category</u>	<u>Percent of Median Family Income</u>	<u>Income Ranges Sacramento County*</u>	<u>Percent of Household Increase 1983-1991</u>
Very low	0-50%	\$ 0-10,444	37.8
Low	51-80%	10,445-16,710	18.8
Moderate	81-120%	16,711-25,066	18.8
Above Moderate	Over 120%	over 25,066	24.6

Source: SACOG, 1983.

*Based on the 1983 median income level of \$20,888.

TABLE 28

NEW CONSTRUCTION NEED 1983 - 1991 BY INCOME AFFORDABILITY LEVELS
UNINCORPORATED SACRAMENTO COUNTY

	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>Above Mod.</u>	<u>Total</u>
A. SACOG Fair Share	20,386	10,139	10,139	13,267	53,931
B. Actually Built, 1983-1988:					
1. By SHRA (Table 29)	323	1,052	--	--	1,375
2. Through Density Bonuses	--	319	--	--	319
3. Market Rate Units	<u>--</u>	<u>--</u>	<u>21,034</u>	<u>28,811</u>	<u>49,845</u>
4. Total, 1-3	<u>323</u>	<u>1,371</u>	<u>21,034</u>	<u>28,811</u>	<u>51,539</u>
C. Remaining Needs (1989-1991) (A-B4)	20,062	8,768	0	0	28,830

Table27-28HE/ps

TABLE 29

**VERY-LOW- AND LOW-INCOME HOUSING ASSISTANCE
NEW CONSTRUCTION, 1983-1988**

	<u>Multi-Family</u>	<u>Owner Occupied</u>	<u>Total</u>
Very-Low-Income (0-50% median)	313 (Public Housing)	10 (Acquisition Assistance)	323
Low-Income (51-80% median)	952 (Mortgage Revenue Bonds)	100 (Acquisition Assistance)	1,052
	<hr/>	<hr/>	<hr/>
TOTAL	1,265	110	1,375

Source: Sacramento Housing and Redevelopment Agency.

TABLE 30

**HOUSING ASSISTANCE PROJECTIONS, 1989-1991
SACRAMENTO COUNTY**

<u>Total</u>	<u>New Construction</u>	<u>Rehabilitation</u>	<u>Conservation</u>
1,263	250	728	285

housing. The California Employment Development Department estimated that 33,100 new jobs in Sacramento County were created during 1987-1988, primarily in the service and retail sectors of the economy. The service sector gains will primarily be a result of the expansion of business services, i.e., temporary help agencies, protective services, and service to buildings. The retail trade sector growth will largely be a result of expansion in the food service industry and general merchandising stores. The majority of new jobs being created, therefore, are on the lower end of the wage scale. Many of these jobs, such as file clerk, fast food/restaurant worker, and bank teller have wages ranging from \$3.50 to \$5.00 an hour for entry level positions and \$6.00 to \$10.50 for experienced positions. At \$4.25 per hour, a full-time (40 hours per week) worker's monthly gross income would be \$680 per month. Using the 30 percent housing cost-to-income ratio, the household should not pay more than \$204 per month for housing and utilities.

Special Needs

Beyond the general housing needs documented in previous sections of this report, the State requires that the Housing Element include an assessment of the housing needs of special groups within the County, including those of the disabled persons, elderly, large households, farmworkers, female heads of households, the homeless, and Southeast Asian refugees.

Persons with Disabilities

As mentioned earlier in the first section of this report, the largest disability category in Sacramento County was cardiovascular, followed by "other" conditions (e.g., cancer). According to the State Department of Rehabilitation, there was an estimated 56,800 persons in Sacramento County in 1981 between the age of 16 and 64 with some form of disability. The 1980 Census showed that 25,185 persons were prevented from working because of a physical/mental disability, with 13,022 of those persons residing in the unincorporated area of the County. The communities of Arden-Arcade and Citrus Heights had one-third of the unincorporated County's estimated handicapped population (4,341 persons). In 1982, the Harvard Business Review cited the growth of the disabled population in the United States during the previous decade. During this period an increase of reported disabilities are as follows: diabetes 174%; asthma/hayfever 99%; visual 95%; hearing 155%. Unfortunately, there is no data on family status, living accommodations, or desires of persons with disabilities. While new regulations adopted by the State require all ground floor units of new apartment complexes with 5 or more units to be accessible to persons with disabilities, single-family units have no accessibility requirements. As the number of persons with disabilities is likely to increase in Sacramento County, special attention should be given to architectural design and hardware which improves access to, and within all housing units, especially single-family units. This could be accomplished to some degree by requiring developers of new homes to have units which can be adapted to persons with disabilities.

Elderly

The elderly population (persons 62 years of age and over) have housing needs based on a number of factors in addition to age--physical and mental health, economic status, family living arrangements, and proximity to public services and shopping facilities. In 1980, there were 34,416 persons age 65 and over representing 7.0 percent of the total unincorporated area population. There were 20,719 households having a householder age of 65 and over and of these households, 6,459 or 31.2 percent were renters. There were 8,397 households, age 65 and over representing 40.5 percent of all householders 65 and over that lived alone. Between 1970 and 1980, the median age increased from 26.9 years to 29.8 for the County as a whole. The percentage of persons 65 and over in the County increased from 7.1 percent to 9.5 percent. In the report Sacramento Seniors: A Profile and Some Service Implications,¹ several findings listed in the Executive Summary emphasize the growing need of the elderly to have affordable and safe housing. Countywide, there were 108,000 seniors that were age 60 and over in 1980, constituting 13.6% of the entire County's population. That number is expected to double by the year 2010. In 1980, there were approximately 30,000 seniors age 75 and over residing in the County. Past the age of 75, women outnumber men 2 to 1. Income declines regularly with age with one out of three seniors being of age 75 and over having a household income of less than \$5,000/year. Homeownership also declines with age, even though approximately 60% of the oldest seniors still live in their homes. Seniors with the least income and access to the automobile are also most apt to have a public transit disability. A third of the seniors in the oldest age category (age 75 and over) are not able to use public transit. All of the available statistics, therefore, support the idea that there is a need to place greater emphasis on housing programs and assistance to elderly households.

The goal of senior housing will be to support and extend the independence of seniors by helping them continue living in their own homes as long as they wish to do so. To this end, we recognize senior housing alternatives in the following order of preference (from most to least):

1. Living in their own homes (will often depend on the availability of such programs as in-home supportive services, home equity loans and lines of credit, reverse annuity mortgages, low-interest loans, including deferred loans and grants of elderly rehabilitation housing, and long-term care).
2. Small group living (involves such programs as SAIL and other cooperative living arrangements; new approaches need to be explored, such as equity pooling).
3. Senior housing units available through federal and state programs, including the availability of Section 8, Rental Assistance.

1. Carol Wolff Barnes, Professor of Sociology, California State University, Sacramento, January 1987.

4. Other independent living options (hotels, motels, etc.), including federal and state programs for rehabilitation of these units.
5. Congregate housing (large group living, with support services; should offer multiple levels of care, e.g., independent living, intermediate care and nursing care).
6. Full care facilities (twenty-four hour residential facilities such as nursing homes).

The type of housing assistance will primarily take four forms: 1) Section 8 rental assistance to elderly households on fixed incomes; 2) the production of additional one-bedroom units specifically for elderly households; 3) low-interest loans or grants for rehabilitation of elderly housing; and 4) rehabilitation of existing motel and hotel units for single-room occupancy units. In addition, the sites for additional elderly housing units will be located in close proximity to senior-oriented service and shopping areas.

Large Households

Large households are defined by the State Department of Housing and Community Development as households having five or more persons. In 1980, the unincorporated area of the County had a total of 18,727 large households representing 10.3 percent of all households. There were 4,648 large households who were renters (representing 6.8 percent of all renter households) and 14,079 large households that were owners (representing 12.4% of all owner households). By comparison, there were 2,588 renter occupied and 26,027 owner occupied units having four or more bedrooms. These figures suggest that large renter households have a much more difficult time finding large units to accommodate them. Because the vast majority of conventional apartment units do not contain

more than three bedrooms, it can be assumed that many large households that rent are paying higher rents by living in single-family dwelling units. The focus on multi-family housing financed wholly, or in part, by the Redevelopment Agency, is for units that serve large families.

Farmworkers

Data on farmworkers and farmworker housing is extremely scarce. The State Economic Development Department has estimated that farmworker employment in Sacramento County averages approximately 4,000 farmworkers per quarter.

Farmworkers can be grouped into two categories: migrant and settled farmworkers. Migrant farmworkers, as the name implies, travel from jurisdiction to jurisdiction depending on where and when farmwork is available. Settled farmworkers, on the other hand, usually live in rental housing in the community in which they work. Often, these workers live in subsidized housing or on a site provided by the farmer.

In Sacramento County, the vast majority of farmworkers work in the southern portion of the County near the Delta and the City of Galt. If migrant workers

are brought into the County through the services of the Employment Development Department, the farmer is required to provide privately financed housing facilities. Currently, there are no State migrant camps in Sacramento County to house farmworkers. There currently are 48 private camps with 36 of these reporting enough housing for 1,079 farmworkers.

The farmworker population had been fairly constant until recently, but the state projects that farmworkers will decline in numbers in Sacramento County over the next ten years. Two major reasons account for this decrease--the rapid urbanization in most parts of unincorporated Sacramento County and the increased use of machines for what was previously labor intensive farming activities.

There does not appear to be an unmet housing need for the production of farmworker's housing. However, housing assistance to farmworkers will be in the form of Section 8 assistance and rental housing rehabilitation in those communities having a large number of farmworkers.

Female Head of Households

For the County as a whole, the proportion of female headed households with children under 18 to the total family population increased from 1970 to 1980 (8.0 percent to 11.5 percent). For the unincorporated community areas, female head of households ranged from a low of 4.2 percent in the Delta to a high of 18.9 percent in South Sacramento. While families headed by women with children under 18 made up 11.5 percent of all households in 1980, they represented 47.3 percent of all households having incomes below the poverty level.

No figures are available on the owner/renter distribution of female head of households, although the 1988 Housing Assistance Plan (HAP) states that the majority of female head of households are renters. While housing assistance for owner households will focus on rehabilitation loans (low-interest) and grants, many renter households can be provided assistance in the form of Section 8 certificates, especially where there is a large number of children under 18 present in the household.

Homeless

The Homeless Program, established as a Sacramento and Redevelopment (SHRA) Program in 1988, is designed as a continuum of social services and housing programs to enable willing homeless people to end their homelessness. Emergency shelters, transitional housing units, and permanent housing placement coupled with various social services and employment opportunities make up the greater portion of the Agency's Homeless Program. Reflecting the growth in the national crisis of homelessness, the SHRA Homeless Program has expanded from one staff person and a budget of \$250,000 in 1984, to seven staff and a budget of approximately \$2,000,000. Most recently, SHRA has gone into partnership with the County's Department of Social Services (DSS) to provide shelter and housing/employment search services to homeless General Assistance recipients. The Homeless Program reflects the complexity and sophistication necessary to deal with problems of a like nature.

There are four components to the SHRA's Homeless Program:

1. Emergency Shelter
2. Transitional Housing
3. Permanent Housing
4. Employment Assistance

1. Emergency Shelter

This component consists of the SHRA's contracts with various non-profit agencies to provide emergency shelter ranging from a night-to-night agreement with minimum social services to a four-month emergency shelter agreement with a wide range of social services.

It is estimated that approximately 361 homeless single persons per night (131,765 shelter nights per year) are sheltered in facilities administered by or through the SHRA. There are also four family shelters in Sacramento. In addition to these four shelters, the Department of Social Services operates a motel voucher program for families in need of emergency shelter. The Emergency Shelter Program was created by the passage of State Assembly Bill 1733, mandating counties to provide shelter to homeless families on request available. The plight of the homeless is most critical in the winter when 30-50 people per night are turned away from existing shelter facilities.

The SHRA, in conjunction with many non-profit organizations and churches, has developed a cooperative network that provides temporary housing facilities. Table 31 provides a list of these facilities.

2. Transitional Housing

There are three elements to the transitional housing component, Transitional Housing Program for homeless families; the Shared Housing and Resources Empowerment (SHARE) Program for homeless single persons referred by the homeless shelters listed above; and the Resources for Independent Living (RIL) transitional housing program for physically disabled single persons.

3. Permanent Housing

The Homeless Program places homeless persons from the previously stated components into the Homeless Section 8 Program (a special set of 80 Section 8 certificates/vouchers), the Section 8 Single-Room Occupancy (SRO) Rehabilitation Program, and referrals to the SHRA's Community Information Center's Housing Referral Clearing House. The placement of clients into permanent housing is handled "in house," in that no private non-profit agency is contracted to provide any permanent housing services (apart from the South Area Emergency Housing Resources Coordinator). Since the

TABLE 31
TEMPORARY SHELTER FACILITIES FOR THE HOMELESS
MAY, 1988

<u>Single Persons Shelters</u>	<u>Number of Available Beds</u>
Bannon Street	60
Salvation Army Men's Lodge	82
Transitional Living & Community Support	75
South Area Emergency Housing Center	24
Union Gospel Mission	60
Salvation Army Alcohol Recovery Program (Detox)	60
Volunteers of America (Detox)	<u>60</u>
TOTAL	421

<u>Family Shelters</u>	<u>Number of Available Beds</u>
South Area Emergency Housing Center	61
Women Escaping a Violent Environment (Battered Women)	24
St. Vincent's Inn	12
St. John's Lutheran Church	24
Emergency Shelter Vouchers	<u>6</u>
TOTAL	127

Winter Overflow Emergency Shelter ¹	<u>(November - March)</u>
Salvation Army	60
Volunteers of America	<u>135</u>
	195

Source: The Sacramento Housing and Redevelopment Agency.

1. As of December 15, 1987, Governor Deukmejian has made available California National Guard armories for use in sheltering the homeless during nights of cold and inclement weather. The local armory facility has a shelter capacity of 240 persons.

Table31HE/ps.1

certification of homelessness and adherence to a case plan are essential elements to the process of placing homeless persons into this Permanent Housing Program, all potential participants are originated only through the Emergency Shelter and Transitional Housing components.

4. The Just One Break (Job) Program

The component of the SHRA's Homeless Program operates within the first three components stated above. While this again is an "in house" program, it also operates in cooperation with the California Employment Development Department. Since its founding, the JOB program has placed nearly 3,900 homeless persons in temporary and permanent employment. Employment is essential to afford housing in Sacramento. Homelessness can be greatly alleviated if employment opportunities through the SHRA's Just One Break Program are expanded and an ongoing support system are developed. The purpose of the Just One Break employment and support system is twofold:

- o Present opportunities for permanent, full-time employment.
- o Assist the newly employed/housed person in maintaining their employment and housing.

Southeast Asian Refugees

Since 1976, there has been a significant increase in the number of Southeast Asian refugees relocating to Sacramento County. While no accurate figures exist as to the number of total refugees that have migrated to the County, the Department of Social Services has kept statistics on the number of recent refugees receiving public assistance. Under the Refugee Demonstration Project, (a 24-month program) and the Refugee Cash Assistance Program (an 18-month program), 889 Southeast Asian refugee families in late 1987 received federal financial assistance through the County for housing, food, and other essentials. After the eligibility time limits are exhausted for either of these programs, the household is eligible for the Aid to Families with Dependent Children (AFDC) Program. The County Social Services Department has estimated that currently 10% of all AFDC recipients, or 3,000 households, are Southeast Asian refugees.

For statistical purposes, Southeast Asian refugees are broken down into four groups - Vietnamese, Chinese, Laotians, and Cambodians. The County, in administering programs to aid the refugees, has kept track of such assistance by zip code of the households. It has been discovered that most refugee families locate to specific areas within the County. The two most predominant factors for a refugee choosing a specific area is an existing population of the same culture and the cost of housing. Areas where high concentrations of refugee families are located include the Lemon Hill Avenue/Power Inn Road area in South Sacramento and portions of Rancho Cordova, Rio Linda, and recently Norwood Boulevard between Arcade Creek and I-80. These areas also display physical signs of the refugees with newly created stores bearing Vietnamese or Cambodian signage.

Unlike most other special need groups, the targeting of housing programs to serve the need of the refugees can be more area specific. Because the first housing for these families are usually rental units, it is important to focus on multi-family housing rehabilitation tied to programs that keep the units affordable after rehabilitation.

Conclusions

The unincorporated portion of the County must generate 28,830 additional housing units to serve new residents between 1989 and 1991. The County must address the housing needs of several specific groups: new workers having incomes below 10,000 annually, large households, the elderly, the handicapped, female head of households, the homeless and South East Asian refugees. The greatest increase in households, and thus the greatest need for additional housing units will be in the communities of South Sacramento, Rancho Cordova, Elk Grove, Citrus Heights, and North Central.

CHAPTER 4

Availability of Land and Services for Residential Development

State Housing Element Law requires cities and counties to designate and zone sufficient vacant land for residential use to meet growth projections for the time period the Housing Element is in effect. During the preparation of Sacramento County's General Plan, which was adopted in 1982, areas suitable for urban development were analyzed and mapped in light of service, environmental, and other constraints. General Plan policies regarding land use were based on the assumption that the County had a population "holding capacity" of approximately 996,900 persons by 1990-91. This section will discuss the availability of vacant sites to provide housing for the growth in households projected by 1991, given existing constraints.

Vacant Land

For a vacant land supply to provide for a wide range of housing styles and sizes, a diverse mixture of residentially zoned districts must be available. In 1978, the County began a program of conducting a detailed vacant land survey which has been updated on a periodic basis. The vacant land survey lists the number of acres of vacant land and housing unit potential, by zoned district, for each unincorporated urban community area within Sacramento County. Since one goal of this Housing Element is to maintain a supply of developable land equivalent to the projected housing need, there must be enough land to accommodate 53,931 housing units between 1983 and 1991 in all income ranges (see Table 28).

Table 32 is an inventory of vacant land, by community area, that was available for development in 1984 in order to provide for additional housing. Not all community areas are presented, because some communities are essentially rural in nature and large-scale urban residential development is not forecast by the year 1991. The density ranges provided for the Laguna area in Table 31 are governed by specific plans. These plans allow for a wide variety of housing densities and mixed land uses. In late 1988, the U.S. Army Corps of Engineers released preliminary floodplain maps which encompass a larger land area than had been previously covered. However, with the exception of North Natomas, little new land in the unincorporated area of the County has been added to the new floodplain map. The land that has been added, along the American River is already urbanized and the potential number of units that could be developed in Table 32 is not affected.

While there is enough available land to accommodate housing units for all economic segments of the population, there are two factors which do limit the number of lower income housing units that can be developed. First, many vacant parcels, properly zoned, are not of sufficient size to carry more than two or three units. Private non-profits and public housing sponsors are unable to construct small projects because they are not cost-effective. Secondly, properly zoned parcels that do exist for lower income housing units, that are of sufficient size, are too expensive to warrant further consideration by public and private non-profit agencies; e.g., Laguna and Antelope areas.

TABLE 32

**VACANT DEVELOPABLE LAND AND POTENTIAL RESIDENTIAL YIELD
BY URBAN COMMUNITY (1)
JANUARY 1989**

	<u>RD-1</u>	<u>RD-2</u>	<u>RD-3</u>	<u>RD-4</u>	<u>RD-5</u>	<u>RD-7</u>	<u>RD-10</u>	<u>RD-20</u>	<u>RD-30</u>	<u>RD-40</u>	<u>RM-1</u>	<u>TOTALS</u>
Rio Linda												
Acres	0	64	0	0	303	0	0	19	0	0	12	398
Units (2)	0	102	0	0	1,212	0	0	304	0	0	82	1,700
Antelope (3)												
Acres	0	0	0	0	378	756	201	201	85	0	0	1,621
Units (2)	0	0	0	0	1,512	4,234	1,608	3,216	2,040	0	0	12,610
North Central												
Acres	0	42	0	0	75	0	112	61	0	0	0	290
Units (2)	0	67	0	0	300	0	896	976	0	0	0	2,239
Citrus Heights												
Acres	0	79	261	64	422	0	32	63	19	0	85	1,025
Units (2)	0	126	626	205	1,688	0	256	1,008	456	0	578	4,944
Orangevale												
Acres	0	131	5	52	12	0	31	14	4	0	0	249
Units (2)	0	210	12	166	48	0	248	224	96	0	0	1,004
Arden-Arcade												
Acres	0	0	0	72	18	0	6	41	63	1	0	201
Units (2)	0	0	0	230	72	0	48	656	1,512	32	0	2,550
Carmichael												
Acres	12	58	0	0	86	0	50	55	2	27	0	290
Units (2)	10	93	0	0	344	0	400	880	48	864	0	2,638
Fair Oaks												
Acres	0	69	60	0	116	0	29	17	14	0	0	305
Units (2)	0	110	144	0	464	0	232	272	336	0	0	1,558
Rancho Cordova												
Acres	17	26	0	0	312	0	57	54	16	0	3	485
Units (2)	14	42	0	0	1,248	0	456	864	384	0	20	3,028
South Sac.												
Acres	9	114	0	0	729	0	77	278	0	0	11	1,218
Units (2)	7	182	0	0	2,916	0	616	4,448	0	0	75	8,244
Laguna (4)												
Acres	93	127	39	189	1,264	242	264	231	11	0	0	2,460
Units (2)	75	203	94	605	5,056	1,355	2,112	3,696	264	0	0	13,459
Elk Grove												
Acres	10	0	0	0	66	0	5	18	0	0	0	99
Units (2)	8	0	0	0	264	0	40	288	0	0	0	600
TOTALS (ALL)												
Acres	141	710	365	377	3,781	998	864	1,052	214	28	111	8,641
Units (2)	113	1,136	876	1,206	15,124	5,589	6,912	16,832	5,136	896	755	54,575

(1) This table lists only those communities where extensive urban residential development can occur.

(2) Potential yield based on 80% of buildout.

(3) Part of the North Central Community Area.

(4) Part of the Franklin/Laguna Community Area.

Table32HE/ps.2

SERVICES FOR RESIDENTIAL DEVELOPMENT

- Water -

The County of Sacramento in conjunction with the County Water Agency, state and federal agencies, and local water utilities, have conducted several studies since 1984 to determine the water needs of the County and have developed plans to meet those needs. "In spite of this planning by the County Board of Supervisors to address water needs, the County is experiencing a water supply shortage that is so severe that unless relief is obtained, a portion of eastern Sacramento County (eastern Orangevale and Folsom) may be without the water to serve new development and development in other portions of the County may be impaired."²

The critical water supply shortage in specific community areas has primarily been a result of severe groundwater overdraft that is expected to continue until there is adequate delivery of surface water. The need to import surface water is increasing due to the acceleration of development. The County's current and future water supply problems can be solved through obtaining a long-term service contract for additional surface water with the United States Bureau of Reclamation (USBR). The availability of water is a major factor in the amount of growth that can take place. Without an adequate delivery of surface water, housing prices could rise substantially.

The USBR recently completed a draft American River Water Marketing Environmental Impact Statement on December 29, 1988 that has yet to be reviewed by County staff. While there is a moratorium on long-term water contracts with the USBR until certain unresolved issues concerning water quality standards are clarified, the National Environmental Quality Policy Act (NEPA) does allow for necessary short-term relief to the San Juan Suburban Utility District and the City of Folsom where the need is most severe. The San Juan Suburban Water District (which provides water to a great portion of northeast Sacramento County) has received written conformation from the USBR for adequate surface water for 1987, and the USBR has informally assured the district that water would be made available in 1988 and 1989 should additional water be required.

While it appears, from all sources surveyed, that there is enough water to serve the increased number of households projected Countywide from 1987 to 1991, two important factors should be kept in mind. The first factor concerns the geographical location where development is to take place. Some communities will have little or no problem serving additional housing developments with water, while other community areas such as portions of Orangevale and Folsom appear to be severely constrained as to the amount of housing development that can be supported. The second factor concerns the timing of development beyond the 1991 timeframe of this element. Additional sources of water must be found if population growth and development in the County are to be accommodated.

(2) Water Issues Paper, Department of Public Works, November 24, 1987.

- Sewer -

In 1974, sewer services for the County unincorporated area and the Cities of Sacramento and Folsom were consolidated. Local service, consisting of the design, construction, and maintenance of collector (trunk and lateral) sewers, is the responsibility of the County Sanitation District No. 1 (CSD No. 1). The Countywide interceptor system and the operation of the Regional Wastewater Treatment Plant are the responsibility of the Sacramento Regional County Sanitation District (SRCSD). The SRCSD covers approximately 2,070 sq. miles of the County of which the urbanized areas represent over 200 square miles.

According to the October, 1987 Supplemental Environmental Impact Report of October 1987, the capacity of the Regional Waste Water Treatment Plant will not be reached until 1990 when an estimated population of between 950,000 - 960,000 persons is reached. An expansion to the plant, now under consideration, will be able to serve a population of approximately 1,060,000-1,080,000 persons estimated for 1995.

The current financing mechanism for future expansions to SRCSD facilities is a combination of annexation fees and Capital Investment Equalization (CIE) fees. The annexation fee is a buy-in fee which represents the sum of Regional District taxes which have been levied against properties currently within the SRCSD. The CIE fee is a buy-in fee which represents the portion of current user service charges which have been allocated to existing capital improvements. Under current plans, it is anticipated that a revenue bond will be levied on a district-wide basis.

The interceptor lines which extend from the service system plant have a design capacity of 342.5 million gallons daily (MGD). The current system has a flow of 130.0 MGD. The Sacramento Sewerage Expansion Study for the North Natomas Area in 1985 (where the main interceptor lines serve all of North and South Natomas and Northeast Sacramento County) project expansion to the interceptor system to accommodate growth to the year 2015. The Northeast Interceptor system which serves southern and southeastern Sacramento County is also projected to serve population growth to the year 2000.

Trunk sewers are financed by a Trunk Sewer Connection Fee which is based on the average CSD No. 1 costs to provide these facilities. It is normally applied to equivalent single-family dwellings (ESD's) for residential developments and the amount of flow generated by commercial and industrial users. Lateral sewers are financed directly by the developer or property owner.

One factor which acts as a constraint upon development, in terms of adequate sewer and water facilities discussed earlier, is the condition and size of existing lines. In some areas of the County that are substantially urbanized, additional high density development is prohibited because of the capacity of the sewer and water lines. In some urbanized areas, existing sewer and water lines need replacement. Because of these factors, developers are either faced with building at much lower densities or are required to improve the infrastructure at considerable cost. In either case, the costs associated with building higher density housing units makes them unaffordable to the lower income households they may have been intended to serve.

- Streets -

In the predominantly urbanized areas of the County, the surface street system is well established and street improvements would only be required to service new subdivisions as they come on-line. However, in the community areas that were predominantly rural but are currently undergoing urbanization (e.g., Laguna and Antelope) major new streets or the extensive upgrading of existing streets will be required to provide adequate internal circulation. Similar upgrading will be necessary to move traffic in and out of the expansion areas to freeways. During the preparation of the Urban Alternatives Study in 1984, it was found that in every location examined in the expansion areas, the traffic in the year 2005 that would result from development pushes the peak hour flows beyond the capacity of the current freeway system.

The financing of street improvements that result from, and are needed to service newly populated growth areas has become a major issue within the County. Increasingly, internal improvements to service new residential subdivisions and other development activity is borne by the home buyer. One condition of subdivision map approval is that a roadway improvement fee of \$4,300 per individual housing unit is paid to finance the local circulation system. The financing of freeway road improvements external to the subdivisions, but yet impacted by subdivision development has been, to a great extent borne by the State. Recently, the California Department of Transportation (Caltrans) has scrutinized proposals for freeway improvements. Caltrans has suggested that local governments take more responsibility in funding such improvements when the improvements are necessary to serve new locally approved growth areas. Due to the limited ability of the County to finance the necessary internal street system, large-scale expansion can only occur if new funding sources are found to fund the necessary road system improvements.

One new financing mechanism that has recently been initiated is the Mello-Roos Facilities Act which places the burden for funding the internal circulation network upon the developers, homebuyers, and commercial and industrial property owners.

- Drainage -

Drainage facilities and services in the unincorporated area are provided by two agencies, the Sacramento County Water Agency and the Metropolitan Storm Drainage Maintenance District. Extensive housing development will affect existing drainage patterns by increasing the amount and rate of storm water runoff. Increased runoff from development does not appear to be a major problem except in limited areas near rivers and streambeds. In these areas, there could be a potential need for either additional downstream improvements or retention basins to retard the rate of stormwater discharge from the area. However, this need can only be determined accurately by an analysis of each specific development proposal as it is submitted for planning and environmental review by the County.

Of greater concern is the amount and location of land that lies within the Federal Emergency Management Agency's designated 100-year floodplain. In periods of heavy rainfalls and potential flooding, approximately twenty-five percent of the total County could be affected. Generalized areas subject to such flooding problems include, but are not limited to, a substantial portion of the Delta (Southwestern Sacramento County), the Morrison Creek Tributary area, and portions of North Natomas. New floodplain maps due for release in 1988 or 1989 suggest that a much greater portion of Sacramento could be affected by flooding than is currently the case. While residential development is not necessarily prohibited, buildings lying within a designated 100-year floodplain area must be built to Board of Supervisor's approved specifications. The requirement for such buildings is that the lowest finished floor, including basement, be at least one foot above the 100-year floodplain level. Such improvements would add significant costs to development which would preclude, in most cases, very-low- and low-income housing.

- Energy -

Electrical power within the County is provided through the Sacramento Municipal Utility District (SMUD). In the early 1980's, electrical rates were relatively low compared to rates experienced by residents of adjacent counties. However, due to major problems in the mid-1980's with the Utility's Nuclear Power Generating System, which required a shutdown of the plant, electrical rates began to increase. Due largely to the costs associated with bringing the plant back on-line and in the utility having to purchase power from the northwest, electrical rates in 1987 were equal to, and in some cases, exceeded the rates of power companies in other counties.

Gas is provided to Sacramento County residents by Pacific Gas and Electric (PG&E). There is virtually no problem with providing gas service to all areas of the County other than the cost effectiveness of extending a main line to the development. For example, as a subdivision is built, the developer pays a fee for extending gas, electric, telephone, and cable lines to that subdivision. As hookups occur to each individual unit, PG&E refunds a portion of the advance money until all hookups have occurred. If the subdivision is located at a substantial distance from a main line, the cost may be so great for installation that the developer only receives back a small portion of his advance money. This method of charging for the utilities, electricity, gas, telephone, and cable TV provides a strong incentive to locate new developments close to existing developed areas.

Conclusions

There was enough vacant land in January, 1984 that was zoned and available for development for approximately 54,575 housing units by 1991. To accommodate growth beyond this level will require additional sources of water. Because there is a strong concern with groundwater overdrafts, the County will need to work with the United States Bureau of Reclamation for the delivery of surface water. Additional growth beyond the 1991 period will also require an expansion of the Regional Waste Water Treatment Plant in order to serve a population beyond an estimated 950,000 - 960,000 person threshold. Additional streets to

accommodate internal circulation from new development as well as the need for new freeway construction will, in many areas, require additional monies. These monies will be derived primarily from the developments themselves and necessitate increased housing costs. New residential development may be strongly affected in specific portions of the County by the need for additional drainage facilities or floodplain management controls. While development up to 1991 does not appear to be significantly deterred by adequate drainage, residential development beyond 1991 may be severely constrained. Energy sources do not appear to play a major role in affecting residential development prior to 1991.

CHAPTER 5

Housing Constraints

The purpose of this chapter is to discuss those factors which adversely affect the availability and affordability of housing. Constraints on housing production and housing costs can be separated into governmental and nongovernmental constraints. Governmental constraints are those over which local government has control. Nongovernmental constraints are those imposed by normal private market conditions or are a result of policies and programs established by the federal and state governments.

GOVERNMENTAL CONSTRAINTS

Local Land Use Regulation

Discretionary control of development is exercised through the Sacramento County General Plan as amended through September, 1987, twelve community plans, the zoning ordinance, and other implementing ordinances. The location of housing and density of development is determined primarily by policies contained in the General Plan's Land Use Element. The authority to specify both the location and density of residential development is probably the most important power available to local government in determining the supply and type of housing developed within its political jurisdiction.

In general, the development standards contained in Sacramento County's Zoning Code and subdivision ordinances do not operate as a constraint on new residential development. Development standards refer to those requirements that must be followed when placing structures on real property. The County has established standards for, among other things, lot sizes, front, rear, and side yard setbacks, street widths, and sidewalks. While these standards generally apply to all developments, there is the opportunity to modify such standards through the use of Special Development Permits to accommodate projects that are unique or provide special housing arrangements. For example, the Zoning Ordinance not only permits density bonuses to lower income housing developments, but also permits the relaxation of standards related to parking, setbacks, lot size, and lot coverage. There is enough flexibility within the County Codes and ordinances to allow for varying housing types and densities to meet the market demand and to not act as a constraint upon affordable housing for all income levels of the population (Table 33).

Manufactured housing, as a housing resource, is permitted in all single-family land use districts. No restrictions can be placed on manufactured housing not required of conventional single-family homes except siting standards, roofing material and overhangs. There is currently an ordinance being drafted which will require all manufactured housing in single-family residential districts to have shake, shingle, or tile roofs. Mobilehome parks are permitted in an MH combining zone with any residential zoned classification. While development standards for such parks are regulated by the County zoning ordinance, set-up permits for the mobilehome, itself, are a State licensing function.

TABLE 33
DEVELOPMENT STANDARDS
URBAN RESIDENTIAL LAND USES

Zoning Classification	Maximum No. Units (Gross Acre)	Type of Use	Minimum Lot Area (Net Acre)	Minimum Lot Width	Minimum Front Yard Setback	Minimum Rear Yard Setback	Minimum Side Yard Setback	Maximum Height of Building	Minimum Distance Between Buildings	Minimum Open Space Requirement	Off Street Parking Requirement	Standard Street Width	Curbs and Gutters (generally)
RD-1	1 unit	single family	1 acre	75 feet	20 feet	(1) Lots equal to, or more than 125 feet in depth-25 (2) Lots less than 125 feet in depth-20% of the average depth. (3) In no event shall rear yard be less than 10 feet for one-story buildings and 15 ft. for two-story buildings. (4) Main building, may project into rear yard, if equal area is provided within buildable portion of lot.	(1) One-story building 5 feet. (2) Two-story building 7½ feet. (3) Three story buildings 25 feet. (4) Zero lot line allowed with provisions. (5) Corner lots, a side street yard of at least 12½ feet.	40 feet or 3-story	10 feet for roofed structures	Minimum 25% of site. (1) one-story building 5 feet of yard. (2) Two-story building 7½ feet of yard. (3) Three story building 12½ feet of yard.	Single Family/Duplex (1) Not less than two spaces. (2) Spaces may be in a garage carport, or dust free surface. (3) Minimum 9 feet in width and 19 feet in length. <u>Multiple</u> (1) 1 space per one-bedroom unit. (2) All other units-2 spaces. (3) 6/10 spaces per unit for guests. (4) At least 9 feet in width and 19 feet in length. (5) Number of spaces may be reduced for elderly.	(1) 40 ft. street, minor residential 4 ft. side walks, used for less than 99 residential units. (2) 50 ft. street primary residential 4 ft. side-walks, for 99-399 residential units. (3) 56 ft. street, collector 4 foot side-walks, for more than 400 units residential. (4) 60 ft. street collector, 6 ft. side-walks, for commercial and multi-family development over 400 units in the vicinity of parks, schools, etc.	(1) For single-family residential subdivision, roll curb required. (2) For multiple family development, vertical curb required.
RD-2	2 units	single family	20,000 sq. ft.	75 feet									
RD-3	3 units	single family	10,000 sq. ft.	65 feet									
	4 units	single family	8,500 sq. ft.	65 feet									
RD-5	5 units	single family	(I) 5,200 sq. ft.	52 feet									
		duplex	(C) 6,200 sq. ft.	62 feet									
RD-7	7 units	single family	(I) 4,000 sq. ft.	40 feet									
		duplex	(C) 5,200 sq. ft.	52 feet									
RD-10	10 units	single family	(I) 4,000 sq. ft.	40 feet									
			(C) 5,200 sq. ft.	52 feet									
			(I) 6,200 sq. ft.	62 feet									
		duplex	(C) 7,200 sq. ft.	72 feet									
			(I) 5,200 sq. ft.	52 feet									
			(C) 6,200 sq. ft.	62 feet									
RD-20	20 units	single family	(I) 4,000 sq. ft.	40 feet									
			(C) 5,200 sq. ft.	52 feet									
			(I) 6,200 sq. ft.	62 feet									
		duplex	(C) 7,200 sq. ft.	72 feet									
			(I) 5,200 sq. ft.	52 feet									
			(C) 6,200 sq. ft.	62 feet									
RD-30	30 units	single family	(I) 4,000 sq. ft.	40 feet									
			(C) 5,200 sq. ft.	52 feet									
			(I) 6,200 sq. ft.	62 feet									
		duplex	(C) 7,200 sq. ft.	72 feet									
			(I) 5,200 sq. ft.	52 feet									
			(C) 6,200 sq. ft.	62 feet									
RD-40	40 units	single family	(I) 4,000 sq. ft.	40 feet									
			(C) 5,200 sq. ft.	52 feet									
			(I) 6,200 sq. ft.	62 feet									
		duplex	(C) 7,200 sq. ft.	72 feet									
			(I) 5,200 sq. ft.	52 feet									
			(C) 6,200 sq. ft.	62 feet									

Building and Housing Codes

Building and Housing Codes establish minimal standards and specifications for structural soundness, safety, and occupancy. The State Housing Law requires cities and counties to adopt minimum housing standards based on industry uniform codes. In addition to meeting the requirements of the State Housing Law, local governments enforce other state requirements for fire safety, noise insulation, soil reports, earthquake protection, energy conservation, and access for the physically disabled.

The County regulations on building construction adhere to the 1985 edition of the Uniform Building Code (UBC), the Uniform Mechanical Code (UMC), the Uniform Plumbing Code (UPC), and the National Electrical Code (NEC). Only two County amendments to the codes have been adopted, neither one adding significantly to the cost of a housing unit. The first amendment requires gravel to be placed underneath concrete slabs for drainage purposes. The second amendment requires a 100 amp main disconnect in all residential structures. Enforcement of the County housing codes are done on a systematic basis by referral from the Environmental Health and fire departments or field inspectors and by complaint. By adopting the Uniform Codes, the County does not severely impact the cost of housing. In fact, it may be the case that in adopting new codes allowing for new construction techniques or materials, a decrease in the overall cost of residential construction may occur.

Residential Development and Permit Fees

Similar to every county in the state, Sacramento County requires street, curb, drainage, and other improvements in connection with subdivision developments. Since the passage of Proposition 13 and with the reduction in local government's ability to finance capital improvements, more reliance is being placed upon the developer to finance off-site improvements.

Installation and connection fees for water and sewer facilities vary within the County based on the location of the development, the specific water or sewer district that is to serve that development, and the type of development (single or multiple-family). For example, in one water district in the County, which is fairly representative of most districts, the developer must install all water lines within the subdivision and pay \$1,600 per acre to the water district for single-family residential uses and \$1,200 per acre for multi-family residential uses. For sewer service, the developer must construct all lines within the subdivision and pay a trunk connection fee of \$275 per single-family residence and \$206.25 per multi-family unit if the development is within County Sanitation District 1. If the development is located in an area of the County where annexation to the Sanitary District becomes necessary, a \$203 per gross acre annexation fee is required. In addition to the fees required for connecting to the local sanitation district, the developer must also pay a \$575 fee to the Regional Sanitation District for each single-family unit constructed.

Separate and distinct from the fees associated with providing essential public services to new residential developments are those fees required by the County

for processing development permits. Due to reduced County revenue because of Proposition 13, declining state support, and the desire to make the Planning Department more financially self-sufficient, the Board of Supervisors raised permit processing fees effective July 1, 1987. Based on a survey by the County Planning Department completed in early 1987, the new fees are comparable with several other city and county planning agencies having a similar population base to Sacramento County. Table 34 is a comparable summary of building permit costs for 9 local jurisdictions in the Sacramento area and Table 35 illustrates the new planning application fees effective July 1, 1987 for developments in Sacramento County. The data presented in these tables is the most current available at the time the Housing Element was written.

Permit Processing Times

It has been suggested that one way of reducing the cost of development, and thus final home costs, is to reduce the time associated with going through the planning and environmental review "process." The County has monitored the length of time it takes for an average rezoning and tentative tract map to reach final approval and has taken steps to shorten the process. However, the problem that the County faces is that state law specifies certain timeframes, especially with respect to the subdivision review process. Environmental analysis, public hearings, and public notification and participation are not only mandatory but require a specific sequence of time periods in which each part of the process is to occur. An informal monitoring of this process reveals that timeframes, as established by state law, are rarely exceeded.

As an aid to the developer, the County has published the "Guide to Development Regulations," describing the various steps and terminology in the County and City planning process. In addition, the County in 1975 and 1980 conducted an 'in depth' review of the planning process and amended its procedures to make them more effective and consistent with state planning law. Periodic reviews of the County planning process will continue to occur in order to assure that the department remains current with changes in state legislation.

Fees for School Facilities

Because major portions of Sacramento County are experiencing a high level of growth, there has been a need to expand existing and build new school facilities to serve the K-12 population group. Traditionally, school facilities were built using funds derived from the State. However, the rapid growth of the school age population has outpaced the availability of funds needed for additional classrooms, teachers and supplies. In January of 1987, Assembly Bill 2926 took effect which provided local school districts with an additional funding mechanism to expand their service capability.

The new State law provided local school districts with the ability to charge and receive up to \$1.53 per square foot for new residential development and \$.25 per square foot for new commercial, office, industrial, and other uses. At the time that building permit fees are paid, the developer also pays school district fees and receives a certification allowing him to proceed with property improvements.

TABLE 34

**COMPARATIVE SUMMARY OF SACRAMENTO AREA BUILDING PERMIT FEES
AS OF MARCH 10, 1988***

	El Dorado County	Galt	Loomis	Placer County	Roseville	Sacramento County	Woodland	Yolo County	Sacramento City
Building Permit	628	1,900	450	746	660.50	297	491	535	353
Sewer Connection		1,200	2,200	1,570	200	852	1,370	1,400	100
Water Connection		750	1,800	2,993	1,693	2-1,500	250	3,000	1,500
School Impact	2,550	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250
Plan Check			250	190	644	198	319	299.50	141
Park		800	630	630	432	500-1,000	536		
Plumbing			100	74.60			36	95	
Electrical			100	74.60			47	74	
Mechanical			100	74.60			25	42	
Construction Tax									385+560 excise
Fire District	255-500		425	0-500	526.10		590 acre		
Encroachment	100			50		250		30	
Strong Motion	7.37		7.37	5.22	7.37	7.37	7.37	7.37	4.90
Drainage		270	250	0-2,000		2,500	6,975/acre		
Septic				213		98-196			
Traffic									
Circulation	road-428		500		1,052.20	665-800	2,600/acre		
Sewer Plant									
Improvements	1,800				500			40	
Regional Sewer					2,400				575
Totals:	5,768-		9,062	8,872-	10,356	7,619-	7,364	7,773	5,869
(approximately)	6,013			11,372		9,850			

Source: Building Industry Association of Superior California.

*This table was formed using the following criteria:

- | | |
|----------------------------|----------------------------|
| 1. Single Family, Detached | 5. 500 Square Foot Garage |
| 2. 20 Unit Subdivision | 6. 3 Bedrooms, 2 Baths |
| 3. 5 Unit per Acre | 7. Approximate Sale Price: |
| 4. 1,500 square feet | \$100,000.00 |

TABLE 35
COUNTY OF SACRAMENTO

Corrected Copy: 5/11/87

Board of Supervisors Adopted: 4/21/87
Effective Date: 7/1/87

PLANNING APPLICATION FEE SCHEDULE

Application	Planning Dept. Services Minimum Fee (a)	Hearing Services Fee P/C	B/S	Public Works Service Fee SIPS	Water H & B	Envir. Health Service Fee	Consolidated Fee
ZONING CATEGORY 9260							
Board of Supervisors Review	\$1126	\$	\$116	\$	\$		\$1242
Certificate of Compatibility	844	0	0	8	88		940
Certificate of Nonconforming Use	141	0	0				141
Community Plan Amendment	2252	217	168		235		2872
Community Plan Amendment & Rezone	2674	269	240	62	279		3524
Deposit - Findings for Signif. Impact Development Agreement	1407(e)						1407(e)
a) Initial Application	2533	264	200		265		3262
b) Annual Application	844	105	85		88		1122
c) Amend/Terminate	1689	264	200		176		2329
Development Plan Approval							
a) Staff Review	844	0	0				844
b) By Project Planning Commission	1126	130	0		118		1374
c) By Board of Supervisors	1266	0	116		132		1514
Exception	844	0	0		88		932
Lot Reduction	985	178		20	103		1286
Special Review of Parking	1266	153			132		1551
Reclamation Plan Review	1689	0	0		176		1865
Rezone/Amend Agreement	2533	269	198	62	265		3327
Special Development Permit	1829	275	0	62	191		2357
a) Request for Density Bonus (Addl.)	563						563
A ZONING CATEGORY 9260							
Trip Reduction Permit	\$1126	\$ 0	\$ 0	\$ 0	\$		\$1126
Trip Reduction Renewal	281	0	0	0			281
Transportation System Mgmt. Plan							
a) Staff Review	1126						1126
b) Planning Commission Review	1407	130			147		1684
Use Permits							
a) By Zoning Administrator							
1) Mobilehome	141	0	0	8	15		164
2) Xmas Tree Sales (Nonprofit Orgzn.)	0						
3) Other Temporary Uses	28	0	0	0			28
4) Others	1126	0	0	8	118		1252
5) Signs - Temporary Subdiv.	281						281
6) Zoning Administration Action (Code Section 235-53)	141				15		156
7) Conven. Store Registration	704				74		778
b) By Planning Commission							
1) Condominiums	1407	221	0	8	147		1743
2) Condominium Conversion	2814	264 (b)*		8	294		3300
3) Others	1407	232	0	8	147		1794
c) By Board of Supervisors	1829	232	198	8	191		2458
Variance (by Zoning Administrator)	1126	0	0	8	118		1252
Variance (by Planning Commission)	1126	214	0	0	118		1458
Variance (by Board of Supervisors)	1407	0	175	8	147		1737
Zoning Boundary Adjustment	281						281
Zoning Code Interpretation	281	56		0			337
Zoning Code Inter. - Appeal to B/S	140		43				183
B MAP CATEGORY 9544							
Boundary Line Adjustment	\$ 197	\$ 56	\$ 0	\$ 8	\$ 21		\$ 282
Parcel Map							
a) Tentative	985	0	0	38	103	(c)	1126 (d)
b) Resubmission	844	0	0	30	88		962
c) Extension of Time	844	0	0	30	88		962
Street Dedication Map	985	178	0	0	103		1266
Subdivision Map							
a) Tentative (1-25 Lots)	1407	243	0	29	147	(c)	1743
26-100 Lots (Additional)	563				59		622
For Each 100 Added Over 100							
Additional	281				29		310
b) Resubmission (1-25 Lots)	1126	243	0	29	118		1517
26-100 Lots (Additional)	563				59		622
For Each 100 Added Over 100							
Additional	281				29		310
c) Extension of Time	985	243	0	62	103		1333
Tent. Vesting Map (1-25 Lots)	2252				235		2487
26-100 Lots (Additional)	563				59		622
For Each 100 Added Over 100							
(Additional)	281				29		310
Tent. Vesting Map - Resub. (1-25 Lots)	2252				235		2487
26-100 Lots (Additional)	563				59		622
For Each 100 Added over 100							
(Additional)	281				29		310
Tent. Vesting Map - Ext. of Time	1407				147		1554
C OTHER FEES CATEGORY 9260							
Appeal							
a) to Board of Zoning Appeals	\$1126	\$218	\$ 0	\$ 0	\$118		\$1462
b) to Planning Commission	1126	252	0	0	118		1496
c) to Board of Supervisors	1126	0	200	0	118		1444
d) of Director's Decision	563	56		0	59		678
e) of EIR Determination			43				43
General Plan Amendment							
a) Residential to Commercial/Industrial (Additional)	563				59		622
b) Agricultural to Urban (Addl.)	1407				147		1554
c) More Than 200 But Less Than 500 Acres (Additional)	844				88		932
d) More than 500 Acres (Additional)	2814				294		3108
Williamson Act	1266	56	150	62	132		1666
Williamson Act Cancellation	1970	56	150	62	206		2444

Notes:

- Double fee will be charged if application is a result of a zoning violation.
- Add the cost of providing staff report to tenants, at \$3.04 per tenant. Payable at filing of application, or to be billed at a later date and paid prior to public hearing.
- Refer to back side for fee.
- Add Environmental Health Fee to this consolidated fee.
- Deposit will be collected at the time the Environmental Impact Section notifies the applicant to deposit funds for Environmental Service fee.

In addition to AB 2926, some heavily impacted school districts have instituted a Mello-Roos Financing District. The Mello-Roos district allows, after voter approval, fees to be levied on all existing and new developments to pay off a fixed new bond that has been issued for school facilities. The Elk Grove School District, for example, gained voter approval to issue a 20-year bond in April of 1987 to finance improvements to existing facilities not to exceed \$20 million dollars and to add new facilities and equipment not to exceed \$50 million dollars. Fees charged to property owners to repay the bond vary according to the types of development and also as to whether the development is existing or new. It is expected that more school districts will attempt to secure voter approval for this financing mechanism in areas of rapid school age population growth.

Utilities

The costs associated with providing utilities, such as gas, electricity, and phone service can be viewed as a quasi-governmental constraint to affordable housing. Prior to the 1980's, utility companies absorbed the majority of the costs of providing service up to the site, while the developer was responsible for perhaps \$200-\$300 per residential unit. Today, however, the developer is responsible for the greatest share of the improvements needed to bring utility service to the housing unit at a cost of between \$2,000-\$4,000 per unit. This additional cost is passed on to the buyer or renter in the form of monthly mortgages or rental rates.

Nongovernmental Constraints

Nongovernmental constraints are those factors limiting the availability of affordable housing over which local government has little or no control. State law requires that the Housing Element contain a general assessment of these constraints as a basis for possible actions by the local government to offset their effect upon rising housing costs in the marketplace.

Federal and State Financing

Prior to 1980, the vast majority of the funding for lower-income housing came from federal and state sources. Due, in part, to shifting priorities and greater reliance placed by federal and state governments on local government, funding lower-income housing programs was severely curtailed. The main source of federal funding for lower-income housing programs, the Community Development Block Grant (CDBG) program was reduced by 43% between 1980 and 1987, adjusted for inflation. Tax incentives for developing low and moderate income single- and multi-family developments through bond programs was essentially eliminated.

State funding of housing programs has had several drawbacks. Funding available to a particular local government for a specific program is usually limited to a point where only a tiny fraction of the need can be met. The "Request For Proposal (RFP) process required by the State for financing a particular program, in many cases, does not provide local government with enough time to respond adequately. The RFP process also requires, for some programs, site control prior to knowledge by the local government that funding will be

awarded. The lack of such knowledge discourages or turns away many lower-income housing developers and contractors, who are otherwise qualified to produce such housing, from participating in the program.

Financing Costs

There are two kinds of financing costs involved in providing housing. The first financing cost is that associated with developer financing for purchase of the site, site preparation, and construction. The second kind of financing is that associated with the actual purchase of a housing unit.

Interest rates on loans for both the developer and homebuyer have been the most erratic and problematic component of housing costs over the past ten years, when rates fluctuated from 8 percent to over 18 percent. For a developer securing a short-term \$1,000,000 loan to finance the purchase of rental units, each increase of 1 percent in the interest rate would increase the monthly rent on a unit by approximately \$32 to cover the increased debt service. For the prospective homebuyer, each 1 percent increase in the interest rate can increase the monthly payment on a \$60,000 mortgage by approximately \$50 for a 30 year, fixed rate loan. Table 36 demonstrates the effects of mortgage interest rates on the value of a home loan that households with varying annual incomes may expect to qualify for.

During the period when high interest rates prevented many families from qualifying for a loan, sellers, buyers, and financial institutions spawned a wide variety of new financing techniques. Such techniques included mortgages with balloon payments, graduated payments, appreciating equity, and adjustable interest rates. Table 37 compares the features of the fixed rate conventional loan with those of the graduated and adjustable rate types.

The availability of financing does not appear to be a constraint upon home loans in Sacramento County. In a survey of census tracts comparing the loan/population ratio to median income level for 1985 and 1986, the amount of loans issued for single-family homes using VA, FHA, and conventional financing was not related to the median income of that census tract. In fact, many of the lower-income areas, based on median income, received a disproportionately large loan/population ratio. Interest rates for home loans do not vary from one community to the next within the Sacramento region.

Cost of Construction

The cost of construction is primarily dependent on the cost of labor and materials. A significant factor in the increase in County housing costs experienced in the mid-1970's was due to the increase in cost for the primary material used in most types of residential construction--softwood lumber. Nationally, softwood lumber costs increased 80 percent from 1975 to 1980. Other building materials which experienced a marked increase in price during this time period included cement, asphalt, gypsum wallboard, composition roofing, and plastic pipe. Since 1984, the price of construction materials has stabilized and has even decreased for some materials such as asphalt roofing, plastic construction products, and, surprisingly, the major building component,

TABLE 36

LOAN AFFORDABILITY FOR A SINGLE-FAMILY HOUSING UNIT

Interest Rate	Annual Income						
	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
15%	43,500	54,350	65,200	76,100	87,000	97,850	108,700
14%	46,400	58,000	69,600	81,200	92,800	104,400	116,000
13%	49,700	62,100	74,550	87,000	99,400	111,850	124,250
12%	53,450	66,800	80,200	93,550	106,900	120,300	133,650
11%	57,750	72,150	86,600	101,050	115,500	129,900	144,350
10%	62,650	78,300	94,000	109,650	125,300	141,000	156,650
9%	68,355	85,400	102,500	119,600	136,700	153,750	170,850

Source: Westland Mortgage Service Co.

Figures are based on principal and interest equalling 33 percent of gross income and do not include taxes and insurance. Most lenders are qualifying buyers somewhere between 30 and 40 percent of gross income, depending on how much installment debt they may have outstanding. This chart is intended only to give some idea of how large a loan a person can afford.

Table36HE/ps2

TABLE 37

SIX WAYS TO FINANCE A 30-YEAR, \$60,000 MORTGAGE

Type of Loan	Downpayment	Points	Interest Rate	Monthly Payment	Features
Fixed Rate Conventional	5--20%	2	13-1/4	\$675	Monthly payments and interest are fixed. Loan is not assumable.
VA	0%	3-1/4	13	\$664	Qualified veterans eligible. Fixed payments and interest rate. Loan is assumable.
FHA	4--5%	3-1/4	13	\$664	Same as VA loan, but need not be a veteran.
FHA-Graduated Payment Mortgage	10--12%	3-3/4	13-1/4	\$524--\$752	Lower monthly payments first five years. Deferral results in some negative amortization. Loan is assumable.
Adjustable Rate Mortgage (3% Life Cap & 1% Annual Cap)	5-10%	2-1/2	11-3/4--	\$606-\$747	Interest rate can increase no more than three percent over the life of the loan and just one percent a year. No negative amortization. Loan is assumable.
Adjustable Rate Mortgage (5-3/4% Life Cap & 2% Annual Cap)	5--10%	4	9-7/8--	\$521-\$789	Interest rate can increase no more than 5-3/4 percent over the life of the loan and just two percent a year. No negative amortization. Loan is assumable.

Source: Westland Mortgage Service Co.

This is a sample menu of mortgages and terms that were recently available from one Sacramento lender. Monthly payments on Adjustable Rate Mortgages reflect maximum range possible.

softwood lumber. Future increases or decreases in the cost of building materials is hard to estimate because of supply and demand factors and general inflation in the economy. However, it can be safe to assume that building materials will continue to be a major cost component in the construction of residential units in the future.

Increases in labor costs over the past several years is also an important factor which adds to overall housing costs. Prior to early 1980, labor was predominantly union and relatively more expensive than nonunion labor. In the mid- and late 1970's, however, a trend towards nonunion labor emerged in the private sector, and labor costs increases in the 1980's became more affected by cyclical functions in housing supply and demand than they were by the collective bargaining process. Labor costs remain a factor, however, in projects financed by governmental entities. In these projects, the Davis-Bacon Act (or Little Davis-Bacon) Act applies when it is required that all private developers pay the prevailing union wage rate.

A third factor adding to overall residential development cost is the constraints associated with geological setting of the area. In several areas in the eastern portion of the County near Folsom, hillsides and rocky soils require special grading techniques (e.g. blasting of rock) and design considerations. In areas in and near the Laguna floodplain, vernal pools, marsh, and riparian habitats must be protected upon encroachment by residential development. Any mitigation measures necessary to protect unique environmental constraints will add to the cost of development.

Cost of Land

The cost of land is influenced by many variables, including scarcity, location, unique on-site features, availability of services, type of financing between buyer and seller, zoning and the General Plan designation.

In an interview with Coldwell Banker and the Building Industry Association of Superior California in March of 1988, a price range for raw land was provided according to three general types of land. The first type of land is agricultural in nature and could accommodate a homesite in the more rural portions of the County. The quoted land price was between \$10,000-\$15,000 an acre, depending on location. The second type of land is that which is not currently zoned for residential use but is in a transitional stage between agricultural and residential where services would likely be available at some future (short-term) period of time due to the proximity of the raw land to existing facilities. The quoted land price was between \$15,000-\$30,000 an acre, again depending on location. The third type of land is in portions of the County where urbanization is occurring, services to the site are readily available, the land is zoned for residential use (in this case RD-5--five units per acre), and a map has been recorded on the parcel. Individual lots in this case vary between \$20,000-\$35,000 per lot (approximately 7,000 sq. ft. lots). In some cases, custom lots that are in locations where there is a high demand can command a price up to \$80,000.

In the more peripheral areas where services are not in-place but land is zoned for multi-family use, the cost of raw land varies between \$30,000-\$40,000 per acre. In the portions of the County where zoning allows, and services are available, land costs for multi-family uses range from \$35,000-\$45,000 per parcel (20-40 units).

One measure that developers have taken, and the Sacramento Housing and Redevelopment Agency is seriously considering to reduce the cost associated with land, is to purchase it prior to rezoning for residential purposes. While there is no guarantee that a rezoning request will be approved by the Board, a developer familiar with the County's growth patterns can make an educated guess as to the areas that will accommodate growth in the future. Land that is currently zoned for Agricultural or Agricultural-Residential uses can be purchased at a substantially lower price than land zoned Residential. The land is then held for a specific period of time, usually 1-3 years, with cost savings occurring to both the developer and the purchaser of a home or renter of an apartment.

While the cost of residential land for development is rising continuously due to increased housing demand and general inflationary pressures, there is sufficient land to accommodate growth projections to the year 2005. Coldwell Banker cited Elk Grove, Laguna, and Antelope as largely undeveloped areas that not only can handle anticipated demand, but where land could be purchased at a cost conducive to the construction of affordable housing.

The construction industry, recognizing the increased costs associated with the development of single-family housing, has taken several steps to provide affordable housing to prospective homebuyers. A list of options and the percentage of builders exercising them in 1984 is provided in Table 37. Since interest rates have declined markedly since 1984, it can be assumed that the downsizing option in Table 38 has replaced creative financing as the top option exercised by builders.

TABLE 38

Actions Taken by Builders to Make Homes More Affordable

(Percent of Builders Polled in 1984)

Creative Financing	62%
Downsizing	61%
Increase Labor Productivity	58%
Smaller Lots(*)	56%
Zero Lot Lines(*)	38%
Prebuilt Components	36%
Less Expensive Materials	36%
Omitting Amenities	33%

Source: The 1984 Owens-Corning Builder Poll.

*Involves County government approval to implement.

Total Development Costs

The total cost associated with the construction of housing is the sum total of the costs of land, materials, labor, financing, profit and overhead, and permits and fees. Table 39 provides a detailed breakdown of "soft" and "hard" cost and each of their components for a hypothetical subdivision of 200 homes north of Elk Grove.

Conclusions

In Sacramento County, governmental constraints do not impose a significant burden upon developers of residential housing units. There is enough vacant land zoned for single and multi-family housing units to provide for a wide variety of styles and costs. Building and Housing Codes adopted by the Board of Supervisors permit the most up-to-date construction techniques and use of materials that can minimize building costs. Permit fees for development are consistent with other city and county jurisdictions of similar size. However, the impact of Proposition 13 which changed the method of financing for new residential developments is beginning to be a major governmental constraint against producing new affordable housing. Developers are now required to pay for major capital improvements to roads, sewers, schools, and other components of the infrastructure that were once financed by local and State government. As fees for providing the infrastructure increase, over time, the resulting development costs will be passed down to the home buyer or renter making housing less affordable to all but the above-moderate income level household.

Constraints to the construction of affordable housing over which local government has little or no control also appear to have eased over the past several years. The interest rates charged for construction loans and mortgages have decreased since the early 1980's when they were at record heights. While the cost of land has increased since 1980, the cost of construction materials for the larger builders and labor has not risen as quickly as prior to 1980. Construction material costs have not decreased significantly for smaller builders because they are viable to buy in volume. Overall costs of land, labor, and materials, therefore, has increased for the smaller builder. In many cases, developers have been able to mitigate against higher land costs by downsizing housing and making more efficient use of the land available for development.

**COST OF A HYPOTHETICAL 200 RESIDENTIAL UNIT SUBDIVISION
IN SACRAMENTO COUNTY, ELK GROVE AREA**

SOFT COSTS

Soft costs include all fees and expenses leading up to the introduction of hammers and nails.

1. \$1 million purchase price.
2. \$1,500 in engineering fees during the option period.
3. \$90,000 in interest on A & D loan.
4. \$2,500 attorney fees.
5. \$140,000 for engineering plans and studies after option period.
6. \$400,000 in traffic impact fees.
7. \$300,000 in water hookup fees.
8. \$112,000 in drainage hookup fees.
9. \$161,000 in sewer hookup fees.
10. \$96,000 in electrical hookup fees.
11. \$100,000 in gas hookup fees (PG&E).
12. \$10,000 in telephone hookup fees.
13. \$160,000 in park fees.
14. \$1.6 million for infrastructure construction.
15. \$2,000 in plan check fees.
16. \$60,000 in building permit fees.
17. \$40,000 development fee.
18. \$525,000 in school fees
19. \$26,000 for electrical and plumbing inspection.
20. \$1.1 million in interest on construction loan.
21. \$700,000 in escrow, title, appraisal and marketing costs.

HARD COSTS

The developer would spend \$12.25 million constructing the 200-unit subdivision at \$35 a square foot. Here's a list of most of the major expenditures:

1. \$1.87 million for lumber.
2. \$1.17 million for slab concrete foundations.
3. \$1.06 million for plumbing and fixtures.
4. \$816,700 for labor to install lumber.
5. \$700,000 for roofing.
6. \$700,000 for wallboard.
7. \$630,000 for hardware such as fixtures and for finishing work, such as molding and baseboards.
8. \$583,300 for cabinetry.
9. \$583,300 for electrical wiring.
10. \$513,300 for windows.
11. \$350,000 for driveways, walkways and other exterior concrete.
12. \$350,000 for supervisors and cleanup work preparatory to showing home before move-in.
13. \$280,000 for painting.
14. \$280,000 for carpeting.
15. \$233,300 for insulation.
16. \$233,300 for appliances.
17. \$186,700 for landscaping and insurance.

CHAPTER 6

Residential Energy Conservation

State law requires local government, in preparing a Housing Element, to address energy conservation measures in respect to residential developments within their jurisdiction. In Sacramento County, measures taken to implement residential energy conservation have occurred on four levels.

The first level is in the implementation of residential energy standards for new housing units required by Title 24 of the State Building Code. Title 24 requires new residential buildings to meet a comprehensive set of standards for energy conservation. Builders of these units may achieve compliance either by calculating the energy performance in a prescribed manner or by selecting from alternative component packages which prescribes a fixed method of energy compliance. All proposed residential units are checked by the County's building division to see that the design and construction complies with Title 24 energy standards. Any building addition or alterations must also meet Title 24 standards if they increase the heated or cooled floor space of a building.

The second level in implementation is in assuring that subdivisions are designed to maximize passive or natural heating and cooling opportunities. Section 66473.1 of the State Subdivision Map Act requires that the "design of a subdivision for which a tentative map is required shall provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision." Although no precise standards are given, the State Attorney General has issued an opinion that "a tentative map of a subdivision must be disapproved if it fails to meet the design requirement of Government Code Section 66473.1."

In its review of subdivisions, the County encourages lot patterns which seek to maximize heating and cooling opportunities. Title 22 of the Sacramento County Code (Land Development Ordinance) require that "new lots shall be arranged and oriented to maximize use of passive solar energy," and "Upon such presentation (of a subdivision proposal), the hearing body may request alternate designs to be prepared by the developer, or may deny the submitted map on the basis that the proposal does not maximize effective use of passive solar energy."

The third level in implementation occurred in August 1980, when the Board of Supervisors adopted a zoning amendment which provided for a 25 percent density bonus to development projects if the following two conditions were met:

(1) the project would result in an energy savings beyond those obtained with conventional design and construction techniques, and; (2) that the amount of the increased density is proportional to the amount of increased energy conservation achieved which exceeds adopted regulations.

The fourth level in implementation of energy standards is weatherization of existing residential units. The County, through the Sacramento Housing and Redevelopment Agency, provides a variety of residential rehabilitation programs to lower income homeowners and renters (Table 40). In addition, the Sacramento

TABLE 40

PROPERTY REHABILITATION PROGRAMS
COUNTY OF SACRAMENTO
SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY
1987

<u>PROGRAM</u>	<u>ASSISTANCE</u>	<u>MAXIMUM INCOME LIMITS</u>	<u>ELIGIBLE AREA</u>	<u>ADDITIONAL INFORMATION</u>
Federal Section 312 Program	Reparis, includ- ing health, safety and build- ing code items to single-family, multi-family, and commercial pro- perties. Interest rate can vary from 3% to 8% depending on income.	Priority is given to households within the follow- ing income limits (using 80% of median income as an example):* 1 17,700 2 20,250 3 22,750 4 25,300 5 26,900 6 28,450 7 30,050 8+ 31,650	*Countywide	Priority given to low/moderate income home- owners. Multi-family loans have rental rehab agreement requirement. Loan amounts vary from \$1,000 to \$25,000.
Federal CDBG Program	Same as Section 312 Program	Same as Section 312 Program	CDBG target areas	Same as Section 312 program <u>except</u> that loan repay- ments are more flex- ible.
Sacramento Rental Reha- bilitation Program	Repairs to rental buildings for plumbing, electrical, land- scapes, energy conservation measures, paint- ing, heating systems, and door and window replace- ment.	At least 70% of existing tenants must be low to moderate income (less than \$25,300 for a family of four).	Designated primary and secondary neighborhoods located throughout the County.	Maximum loan amount is 50% of total rehabilita- tion cost up to \$5,000 per unit. 1-1/2% ori- gination fee plus fees for appraisal, title policy and pest control inspections.

Source: Sacramento Housing and Redevelopment Agency,
January 1988.

*Households may qualify if income levels are between 80% and 100% of median.

Municipal Utilities District (SMUD), Pacific Gas & Electric (PG&E), and Office of Economic Opportunity provide programs to maximize energy efficiency in residential buildings (Table 41).

Conclusion

Sacramento County has taken steps to implement residential energy conservation on four levels. The first level is requiring compliance with Title 24 of the Building Code requiring new residential buildings to meet a comprehensive set of building standards. The second level is assuring that subdivision design maximizes passive or natural heating and cooling opportunities. Utilizing both Title 24 and subdivision design to maximize energy conservation has one drawback in that they add additional costs to housing production and are not necessarily cost effective. The third level is to provide density bonuses to developments that by project design, conserve energy beyond that found in projects having a similar use. The fourth level is through numerous weatherization programs offered by the Sacramento Housing and Redevelopment Agencies for existing housing units.

TABLE 41

ENERGY CONSERVATION PROGRAMS

Office of Economic Opportunity

- Home Energy Assistance Program
- Energy Crisis Intervention Programs
- Weatherization Program

PG and E

- Zero Interest Program
- Direct Weatherization Program
- Cash Back Program
- Reach Program

Solar Energy Conservation Programs

- Passive Solar Home (PSH)
- Suntherm II Program

SMUD

Education Programs

- Conservation Concepts Program
- Meter Reading Program
- Speakers Panel Program

Residential Programs

- Residential Insulation Sales Program
- Low Income Insulation Program
- City/County Ordinance Program
- Watt-Wise Financing Program
- Shade-Screen Sales Program
- Residential Conservation Service Program

Source: Inventory of Energy Conservation Programs, Sacramento Housing and Redevelopment Agency, January, 1988.

Table40HE/ps.a

CHAPTER 7

Evaluation of Previous Housing Element

By State law (Government Code Section 65588) each city and county is required to review its previous Housing Element (1979) to evaluate: (1) the "effectiveness" of the Housing Element in the attainment of the County's goals and objectives; (2) the "progress in implementation" made by the 1980 Action Plan, as amended, and (3) the "appropriateness of the goals, objectives and policies" of the previous Housing Element and how they have been incorporated into the updated Element. The following addresses each of these issues separately.

Effectiveness of the 1979 Housing Element

Table 42 provides the status of the 1980 Housing Element Action Plan, as amended. These policies were selected by the Countywide Housing Advisory Committee in 1979, with the Committee feeling that they could most readily be implemented on the local level in light of the then available federal and state funds.

At the time the Housing Action Plan was adopted, the County was primarily responsible for implementing the policies and administering the programs contained in the document. Shortly thereafter, the vast majority of housing and CDBG activities were transferred to the Sacramento Housing and Redevelopment Agency. As a result, many specific programs listed in the Action Plan were consolidated with other programs by the SHRA and some policy objectives became fragmented.

Overall, however, the vast majority of action policies were implemented. Out of a total of 16 policies, 12 were carried through to completion. Of the remaining four, one required federal or state funding which was unavailable (Program #5), one is currently in the early stages of consideration (Program #3), one was lost in the County SHRA consolidation process (Program #1), and one was never fully investigated for potential applications (Program #14).

Progress In Implementation

In addition to broad goals and policy statements contained with the 1980 Housing Action Plan, 14 specific programs with targeted numerical goals were listed. The overall targeted goal for both renter and owner assisted units between 1980 and 1984 was 4,073 units with 13,822 housing units actually assisted (Table 43). The major problem with program implementation, however, was inconsistency - some programs achieved actual results **substantially above** the targeted results while others showed extremely poor results. For example, insulation and weatherization programs served approximately 10,770 homes between 1980 and 1984, while the projection was to serve 125 homes. In contrast, the homeownership opportunity program was targeted to serve 250 households while none were actually served. This was a "pilot" program contingent upon state funding that did not materialize.

TABLE 42

STATUS OF ACTION POLICIES
SACRAMENTO HOUSING ELEMENT AS AMENDED, 1980

ACTION POLICIES	IMPLEMENTING AGENCY	POLICY IMPLEMENTED		IF IMPLEMENTED	
		YES	NO	DATE IMPLEMENTED	COMMENTS
1. Establish a central location for tracking subsidized housing units and monitoring Article XXXIV drawdowns.	N/A		X		This function was lost in the consolidating of City and County Housing and Community Development Block Grant activities. The Sacramento Housing and Redevelopment Agency now administers and monitors County housing programs.
2. Develop an ordinance which would control the conversion of existing residential rental units to condominiums so as to: one, assure the structural soundness, and the proper design of units; two, minimize, to the degree possible, effects upon tenants, particularly the low income, elderly, or disabled; three, assure the continued supply of rental housing for these people community-wide.	Sacramento County	X		04/10/80	
3. Support the establishment of a nonprofit Housing Development Corporation.	N/A		X		The Sacramento Housing and Redevelopment Agency is currently in the initial stages of establishing a <u>nonprofit</u> housing development corporation.
4. Continue working with SFAPC and the Building Industry to develop a system for monitoring and updating the Vacant Lands Inventory	Sacramento County	X		Continuous since 1980	County has a designated staff person to work with SACOG on inventorying vacant land.

Table 42 (Cont.)

ACTION POLICIES	IMPLEMENTING AGENCY	POLICY IMPLEMENTED		IF IMPLEMENTED	COMMENTS
		YES	NO	DATE IMPLEMENTED	
5. Seek funds to establish a Homeownership Program whereby the SHRA would construct homes for lower-income households.	N/A		X		The program depended upon Federal and State grants for implementation. As a result of reduced expenditures by the Federal and State government on housing, no grants were made available to the County.
6. Develop a program involving the sale of tax-exempt revenue bonds (such as Marks-Foran and SB 99) and/or tax-exempt notes as a means of generating funds for housing purposes.	Sacramento Housing and Redevelopment Agency	X		Mid 1983	First issue was for single-family units shortly thereafter issuance was authorized for multi-family units.
7. Provide funding and support for the establishment of a Fair Housing Council.	Sacramento Housing and Redevelopment Agency	X		Fiscal year 1981-1988	A portion of CDBG program funds are utilized for the ongoing activities of a Human Rights Council.
8. Develop a system of incentives to encourage the construction of low/moderate income housing.	Sacramento County	X		July, 1980	Up to fifty percent density bonus is allowed for low-income housing developments.
9. Develop standards to ensure that new low/moderate income housing production is energy efficient.	Sacramento Housing and Redevelopment Agency	X		1983	Preempted by the State in the requirement that all new residential structures meet energy efficiency criteria.
10. Develop a mechanism for the allocation of housing assistance according to sub-jurisdictional areas (such as communities or geographical sectors).	Sacramento Housing and Redevelopment Agency	X		1980	The method for allocating assisted housing units to communities is based on (1) income levels, (2) employment, (3) holding capacity of land.

Table 42 (Cont.)

ACTION POLICIES	IMPLEMENTING AGENCY	POLICY IMPLEMENTED		IF IMPLEMENTED	
		YES	NO	DATE IMPLEMENTED	COMMENTS
11. Continue requiring that at least 16 percent of all subsidized housing be accessible to the disabled, and adopt standards which would result in all new subsidized housing being adaptable for retrofitting the units for the disabled.	Sacramento Housing and Redevelopment Agency	X		1980-continuous	HUD has become the major funding source for making subsidized housing available to the elderly and disabled.
12. Establish criteria for use in deciding when and where increased residential densities are appropriate.	Sacramento County	X		1981	Criteria established as a result of research conducted for the "infill" study of 1981.
13. Develop a program which would increase community awareness to the benefits of neighborhood beautification and preservation efforts.	Sacramento County Sacramento Housing and Redevelopment Agency	X		CDBG,-continuous County Code Enforcement-1982	The County's Code enforcement program was funded for 10 full time staff members at a cost of \$250,000+
14. Investigate the Community Reinvestment Act for potential program applications.	N/A		X		
15. Establish a position to assist developers in providing low and moderate income units	Sacramento Housing and Redevelopment agency	X		Formalized in F/86	Evolved from the transferring of CDBG activities from the County to the Sacramento Housing and Redevelopment.

Table 42 (Cont.)

ACTION POLICIES	IMPLEMENTING AGENCY	POLICY IMPLEMENTED		IF IMPLEMENTED	
		YES	NO	DATE IMPLEMENTED	COMMENTS
16. Support State legislation which would increase housing opportunity for low and moderate income households, including proposals for a speculative gains tax, tax exemption of housing rehabilitation, and funding for construction of low and moderate income housing.	Sacramento County Sacramento Housing and Redevelopment Agency	X			Through the County Supervisors Association and National Association and Redevelopment officials, County policymakers and SHRA staff lobby State legislators to provide funding for lower income housing programs.

Source: Sacramento County Planning Department.
The Sacramento Housing and Redevelopment Agency.

Table41HE/ps.a

TABLE 43

NUMERICAL GOALS 1980-1984
SACRAMENTO COUNTY HOUSING ELEMENT AS AMENDED, 1980

Programs	Responsible Agencies	1980-1984 Assistance to Renters		1980-1984 Assistance to Homeowners		1980-1984 Total		1980-June 1987 Actual
		Targeted Goal	Actual	Targeted Goal	Actual	Targeted Goal	Actual	
Retrofitting Grants for Handicapped	SHRA	32	5	28	167	60	172	320
Emergency Repair Program	SHRA			60	43	60	43	714
Neighborhood Preservation - Health Nuisance Abatement Program	SHRA			200		200		N/A
Rental Code Compliance	Sacramento County	400	N/A			400	N/A	N/A
Local Tax Exempt Bonds	SHRA		683	1,000	580	1,000	1,263	5,983
Land Acquisition for Low Income Rental Housing	SHRA	400	0			400	0	0
Insulation/ Weatherization	SHRA, SMD, P.G. & E.			125	10,770	125	10,770	10,770 (1)

Table 43 (Cont.)

Programs	Responsible Agencies	1980-1984 Assistance to Renters		1980-1984 Assistance to Homeowners		1980-1984 Total		Actual 1980-June, 1987
		Targeted Goal	Actual	Targeted Goal	Actual	Targeted Goal	Actual	
Home Purchase or Refinance with Rehab.	SHRA			10	0	10	0	0
(Public Housing) Rental Housing Production Program	SHRA	80	271			80	271	609
Housing Rehab. Loans	SHRA		64	144	877	144	941	1,107
Homeownership Opportunity Program	SHRA			250	0	250	0	0
Density Bonus Program for Low Income	Sacramento County			800		800	352	766
Scattered Site	SHRA	544	10			544	10	85
TOTALS FOR COUNTY PROGRAMS		1,456		2,617		4,073	13,822	20,354

(1) Information on the program was not available between 1980 and 1987.

Source: Sacramento County Planning Department.
Sacramento Housing and Redevelopment Agency.

Between 1980 and June 1987, a total of 20,354 housing units were assisted through numerous rental and homeownership programs throughout Sacramento County. Generally, assistance to homeowners was realized primarily through housing rehabilitation assistance. Assistance to renters was primarily realized by the addition of new units through the mortgage revenue bond program. Both of these programs served primarily the low and moderate income market. There is a need to emphasize the very-low income market in future program development.

Appropriateness of Goals, Objectives, and Policies

The goals, policies, and implementation programs listed in this Housing Element differ from those of the 1979 Housing Element and 1980 Action Plan for three important reasons. First, the results associated with implementation of the goals in the 1979 Element were mixed. The density bonus program, which was considered to be a major incentive for developers to produce ownership housing units for lower-income households, did not achieve those results because it was directed towards the wrong audience. Density bonuses are best achieved for the renter market. The Homeownership Opportunity Program was unsuccessful because the program, in its conceptual stage at the time the Housing Element was drafted, never received the financing necessary for successful implementation.

A second reason for the need to develop new goals, policies, and programs is the current unavailability of Federal and State funding. Funding for the CDBG entitlement program has been drastically reduced. Other Federal and State housing programs which, in 1979, had substantial financial support, also have been cut back. The public/private partnership in which the private sector would voluntarily provide housing opportunities for lower-income households was not realized. Programming housing for the 1988-1991 period requires a degree of caution and fiscal conservatism. Without the initiation of new federal, state and local programs that have the required financial backing to succeed, the target levels for assisting lower income households must be reduced appropriately.

The third reason necessitating new goals and program implementation measures is directly related to an organizational change which occurred in 1980. When the 1979 Housing Element was drafted, the County administered many housing programs within its own internal organizational structure. After 1980, these housing programs were transferred over to the Sacramento Housing and Redevelopment Agency (SHRA) which became responsible for administering both County and City housing programs. The transfer of responsibility was a very positive move in that housing programs throughout the County were consolidated, streamlined, and administered by housing professionals. However, no formal mechanism was established by the County's Planning staff and SHRA's housing staff to monitor the achievement of housing goals. In order for the County to succeed in the realization of the goals in this Housing Element, there must be strong coordinative and monitoring procedures developed over the forecast period of 1988-1991. In order to accomplish this, a designated representative of the SHRA and a representative of the County's Planning staff should annually review the programs contained within the Housing Element with a report back to the County Board of Supervisors on the status of program implementation.

Conclusion

Even with the decline in federal, state and local funding sources, Sacramento County has been able to improve or develop 20,354 housing units between 1980 and 1987. Housing Rehabilitation and the Mortgage Revenue Board program (both single and multi-family units) were highly productive programs. Important in gauging the success of County housing policy is the necessity to have strong coordination and monitoring procedures between the County and the Sacramento Housing and Redevelopment Agency.

CHAPTER 8

The Housing Goal, Objectives, Policies, and Implementation Measures

GOAL: AN ADEQUATE HOUSING STOCK FOR ALL SACRAMENTO COUNTY RESIDENTS

OBJECTIVE 1: IMPROVEMENT OF THE EXISTING HOUSING STOCK BY 1991

POLICY 1A:

A housing referral service shall be provided to assist lower-income households displaced as a result of demolition activities.

Implementation Measure 1:

The County shall provide brochures to all persons requesting residential demolition permits where displacement of lower-income tenants may result. These brochures shall be distributed to tenants and provide the name, address, and telephone number of a housing referral agency. The housing referral agency shall provide displaced tenants with information regarding replacement housing.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: All tenants displaced as a result of demolition activities.

Timeframe: Ongoing.

Funding: Community Development Block Grant; Community Services Block Grant; other federal funding as available.

POLICY 1B:

The Rental Housing Rehabilitation Program shall be continued to assist lower-income households.

Implementation Measure 1 (Conservation):

The County shall continue and expand when funding is available, the Rental Housing Rehabilitation Program. Owners of rental units serving primarily lower-income residents will be provided with low-interest loans to upgrade rental units needing rehabilitation. Emphasis will be placed on keeping the units affordable to existing tenants.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: 200 rental units.

Time Frame: 1989 to 1991.

Funding: HUD Community Development Block Grant; Mod Rehab Program,
Rental Rehab Program.

POLICY 1C:

The County shall provide funding to rehabilitate SRO units in the unincorporated portion of the County.

Implementation Measure 1 (Rehabilitation):

The County shall provide loans and grants for the rehabilitation of single-room occupancy (SRO) units serving primarily the very-low income tenant. In the unincorporated areas, SRO's are usually older motels renting on a weekly or monthly basis. It will be necessary to inventory available SRO units that are in need of rehabilitation.

Responsibility: The Sacramento Housing and Redevelopment Agency; nonprofit housing corporations; for-profit organizations.

Target: 37 SRO units between 1988 and 1991.

Time Frame: 1989 - 1991.

Funding: HUD Rental Rehab Loans.

POLICY 1D:

The County shall continue the Owner-Occupant Rehabilitation Program.

Implementation Measure 1 (Rehabilitation):

In an effort to preserve the existing single-family housing stock occupied by low- and moderate-income households, the County shall continue to provide low-interest loans for housing rehabilitation. Loans can also be provided to retrofit structures for persons with disabilities and elderly households.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: 242 owner-occupied units. Emergency repair and retrofitting loans for an additional 375 units.

Time Frame: 1989 - 1991.

Funding: HUD Community Development Block Grant, other federal and state funds as available.

POLICY 1E:

A Mobile Home Repair Assistance Program shall be established for very-low-income mobile home owners.

Implementation Measure 1 (Rehabilitation):

In order to assist very-low-income residents living in mobile homes (or manufactured housing), the rehabilitation loan and grant program will be expanded to provide needed health and safety repairs to mobile home units. A large number of mobile homes are relatively old, single-wide units built prior to the enactment of the National Mobile Home Construction and Safety Standards Act.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: 124 units.

Time Frame: 1989 - 1991.

Funding: HUD Community Development Block Grant.

POLICY 1F:

A demonstration program leading to the beautification and preservation of residential neighborhoods shall be established by the County.

Implementation Measure 1:

The County shall, through surveying community councils, identify those residential neighborhoods that are in need of upgrading and beautification or preservation. The County will research the programs available for neighborhood beautification and preservation. Those programs appearing to be the most successful and cost effective would be recommended for Board approval and implementation.

Responsibility: The County Planning and Community Development Department in conjunction with the Sacramento Housing and Redevelopment Agency.

Target: Identify three residential neighborhoods 2-5 square blocks in each area.

Time Frame: 1989 - 1991.

Funding: HUD Community Development Block Grants. Rental Rehab Program; Community Services Grants.

POLICY 1G:

Implementation Measure 1 (Rehabilitation and Conservation):

The County would identify those neighborhoods with the largest stock of substandard rental units and identify the owners of these properties. Notification would be given to owners to upgrade their housing units with one source of funding being grants or low-interest rehabilitation loans offered by the Sacramento Housing and Redevelopment Agency. Owners electing to use SHRA monies for rehabilitation would be required to sign an agreement keeping the units affordable to low-income households for a specified period of time. Those owners not complying after a specified period of time would "trigger" Code compliance under Section 17299 of the Revenue and Taxation Code which would be aggressively pursued by the County, including notification of the Franchise Tax Board of the outstanding Code violations. Once notified by the County, the Franchise Tax Board would deny the tax write-offs associated with income property until the Code violations are remedied.

Responsibility: Environmental Health Department
Sacramento Housing and Redevelopment Agency.

Target: 200 units rehabilitated as a result of Section 17299 action.

Time Frame: 1989-1991.

Funding: Sacramento County General Fund; Community Development Block Grant.

POLICY 1H:

Compliance procedures relating to building and safety codes of residential structures shall be reviewed and revised through the appointment of a Code Enforcement Task Force.

Implementation Measure 1:

The County shall establish a County Code Enforcement Task Force. The Task Force shall be responsible for reviewing the current building code enforcement policies and practices to identify problems and solutions, developing improved procedures and programs for adoption by the Board of Supervisors, providing training programs for code enforcement and other personnel involved in the code enforcement process, providing a forum for case conferring among various agencies working on the same case, and identifying funding sources and programs to assist the County in developing effective code enforcement programs.

Responsibility: Sacramento County Board of Supervisors.

Target: Adoption of Task Force recommendations to improve the Code Enforcement Process by 1991.

Time Frame: 1991.

Funding: County General Fund

OBJECTIVE 2: AN ADEQUATE SUPPLY AND MIX OF HOUSING TO MEET EXPECTED GROWTH BY 1991

POLICY 2A:

Surplus lands available for housing production shall be inventoried by the County.

Implementation Measure 1:

The County shall inventory and maintain a list of surplus Federal, State, and County land within Sacramento County. Surplus land would then be purchased, when appropriate, at reduced cost to provide local housing agencies with sites for housing developments.

Responsibility: Sacramento County Planning and Community Development Department; Sacramento Housing and Redevelopment Agency.

Target: Complete inventory of surplus Federal, State, and County lands.

Time Frame: Completed by early 1990.

Funding: General Fund.

POLICY 2B:

There shall be affordable housing opportunities for low-income and minority households in all communities through the unincorporated area of the County.

Implementation Measure 1:

The County shall reaffirm and readopt a Fair Share Housing Plan with the highest priority for funding given to those proposals conforming to the Fair Share Plan.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: An appropriate balance of scattered site development for lower-income households in all unincorporated communities.

Time Frame: 1989, ongoing.

Funding: HUD Community Development Block Grant.

POLICY 2C:

The County shall target areas for affordable housing adjacent to major transportation corridors and employment centers.

Implementation Measure 1:

Where there is sufficient vacant land for development, the County will target areas adjacent to major transportation and employment centers for higher density affordable multi-family residential uses.

Responsibility: The Sacramento County Planning and Community Development Department.

Target: Enough vacant land zoned RD-20 (20 units/acre), RD-30 (30 units/acre) and RD-40 (40 units/acre) adjacent to major transportation corridors and employment centers to meet affordable housing need.

Time Frame: 1989.

Funding: Sacramento County General Fund.

POLICY 2D:

A supply of mobile home spaces to meet lower-income household demand.

Implementation Measure 1:

The County, through the SHRA, shall develop a program to maintain an adequate supply of mobile home spaces to meet lower-income demand. Two approaches should be considered when developing a program. The first approach would be to provide assistance to a private developer in the form of land, tax exempt bonds, or other measures that maintain affordability. The second approach would involve a more direct role where the SHRA would develop and manage a mobile home park for lower-income households.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: A supply of mobile home spaces to meet existing lower-income household demand and demand created by the closing of mobile home parks.

Time Frame: 1989 - 1991.

Funding: Bond financing; use of surplus land leased to developer; other financing as available.

OBJECTIVE 3: AN INCREASED SUPPLY OF LOWER-INCOME HOUSING UNITS BY 1991

POLICY 3A:

There shall be continued County support for a nonprofit Housing Development Corporation.

Implementation Measure 1:

Nonprofit Housing Corporations are permitted by law to administer housing programs that are unavailable to local governmental agencies. Sacramento County, through the Sacramento Housing and Redevelopment Agency, finances the Non-profit Housing Agency with monies from the General Fund and assists in staffing.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: Establishment of a nonprofit Housing Development Corporation.

Time Frame: The Non-profit Housing Agency was just established in late 1988. SHRA is currently assisting in administrative set-up and staffing.

Funding: SHRA General Fund for initial administration.

POLICY 3B:

The County shall develop a land banking program for low- and moderate-income housing.

Implementation Measure 1 (New Construction):

The SHRA would purchase land for low- and moderate-income housing developments in areas where there is a reasonable expectation that urbanization is likely to occur in the short-term future. The advantage of purchasing land in advance of household need and urban growth is that costs incurred by the SHRA can be kept to a minimum. Where land is being rezoned to an urban residential use category, developers would be required to negotiate in "good faith" with the SHRA on a portion of the land that would be suitable for lower-income housing.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: The purchase of several sites prior to 1991 that will accommodate 40 lower-income housing units.

Time Frame: 1989 - 1991.

Funding: HUD Community Development Block Grant; Section 8 scattered site monies; conventional housing monies.

POLICY 3C:

The County shall establish a Housing Trust Fund to provide gap financing to projects that will be affordable to low-income households.

Implementation Measure 1 (New Construction):

The County shall draft and adopt an ordinance establishing a Housing Trust Fund, with funds to be derived from a development fee per square footage on all new or substantially changed commercial, office, and industrial structures. The funds shall be used to provide "gap" financing for the construction or rehabilitation of housing units affordable to low- and very-low-income households. There would also be options whereby a developer, in lieu of contributing to the Housing Trust Fund could build or cause to have built housing units for lower-income households.

Responsibility: The Sacramento Housing and Redevelopment Agency; the Sacramento County Department of Public Works.

Target: 200 rental units affordable to low- and very-low-income households on scattered sites.

Time Frame: Housing Trust Fund established in 1989 with new units available by late 1991.

Funding: Housing Trust Fund.

POLICY 3D:

There shall be strong coordination efforts between County departments and the SHRA on housing and employment programs for the homeless..

Implementation Measure 1:

The County Department of Social Services, the Sacramento Housing and Redevelopment Agency, and other appropriate departments will coordinate efforts to assist willing homeless persons in acquiring an adequate source of income and a permanent residence.

Responsibility: Sacramento County Department of Social Services; Sacramento Housing and Redevelopment Agency.

Target: Assistance to willing homeless persons seeking a job and permanent shelter.

Time Frame: 1989, ongoing.

Funding: Steward McKinney Homeless Funds; Community Development Block Grant; Community Services Block Grant.

OBJECTIVE 4: REDUCTION IN LOCAL GOVERNMENTAL COSTS FOR AFFORDABLE HOUSING BY 1991.

POLICY 4A:

The County shall offer incentives to encourage the development of very low- and low-income housing.

Implementation Measure 1:

As an incentive to develop affordable housing units, the County shall waive the special development permit fees for the review of density bonus projects and reduce, by at least 50%, the planning application required of lower-income housing developments. To qualify for reduced fees, at least 20% of the units would have to be affordable to very-low-income households. The Sacramento Housing and Redevelopment Agency would be responsible for monitoring this 20% requirement.

Responsibility: Sacramento County Planning and Community Development Department; Sacramento Housing and Redevelopment Agency (monitoring).

Target: A reduction of at least 50% of current fees for permits required to develop lower-income housing projects. Removal of the special development fee for reviewing density bonus projects.

Time Frame: 1990 ongoing.

Funding: Sacramento County General Fund.

POLICY 4B:

The County shall develop "demonstration" subsidized single-family housing program for lower-income households.

Implementation Measure 1 (New Construction):

The County will develop a subsidized owner-occupied housing program whereby the amount of subsidy provided to an eligible low- or moderate-income household to purchase a single-family unit would be returned to the administering agency through a "second" loan upon resale to a non-eligible household. Money loaned to a prospective low- or moderate-income household would be used to partially or wholly serve as a down-payment deferred until the house is sold. The amount of money returned to the administering agency would be placed in a revolving fund for use by other eligible low- and moderate-income households. This would be a new program conducted on a "demonstration" basis.

Responsibility: The Sacramento Housing and Redevelopment Agency, Non-profit Housing Corporation.

Target: 10 low- and moderate-income households participating in a subsidized single-family housing program.

Time Frame: 1990 - 1992.

Funding: Community Development Block Grant; Non-profit Housing Development Corporation use of bonds and other financing techniques.

OBJECTIVE 5: A PROACTIVE EQUAL HOUSING PROGRAM BY 1991.

POLICY 5A:

The County shall continue to support the Human Rights/Fair Housing Commission.

Implementation Measure 1:

All complaints of housing discrimination shall be referred to the Sacramento County Human Rights/Fair Housing Commission and State/Federal agencies involved in Fair Housing.

Responsibility: County of Sacramento.

Target: Resolution to all housing complaints referred to Fair Housing agencies.

Time Frame: Ongoing.

Funding: N/A.

POLICY 5B:

The County shall require housing developers to offer an optional package of hardware in single-family housing units to meet the special needs of disabled persons and the elderly.

Implementation Measure 1:

By ordinance and County Code amendment, one condition of approval for the development of single-family homes would require that optional hardware could be installed in the home, at the request of the buyer, to meet the accessibility needs of disabled persons and the elderly. Guidelines establishing the specific type of hardware shall be established by the County and the hardware shall be provided at low or no cost to the home buyer by the developer.

Responsibility: Sacramento County Planning and Community Development Department; Sacramento County Public Works (Building Division) Department.

Target: All new single-family housing units sold after January 1989.

Time Frame: Initiate in 1989, then ongoing.

Funding: Private development community; purchaser of home.

POLICY 5C:

There shall be continued support for the existing housesharing program for elderly and disabled persons administered by the SHRA.

Implementation Measure 1 (Conservation):

Continued support for a referral service will be provided whereby elderly and disabled persons can be matched with other households to share the costs of a single-family housing unit.

Responsibility: Sacramento County; the Sacramento Housing and Redevelopment Agency.

Target: 10 households served annually.

Time Frame: 1989 - 1991.

Funding: Community Development Block Grants; Community Service Block Grants.

POLICY 5D:

The County shall promote local investment into areas where there is a need for neighborhood revitalization.

Implementation Measure 1:

The County will review the record of local financial institutions and not deposit funds in those institutions that have a poor record of investing money into unincorporated areas undergoing neighborhood revitalization. The County will promote a portion of its investment into local financial institutions that have a good record of investing in revitalizing neighborhood areas and meet the criteria contained in the Annual Statement of Investment Policy.

Responsibility: Sacramento County Board of Supervisors; Sacramento County Treasurer.

Target: All County funds deposited in financial institutions.

Time Frame: Initiate in 1990.

Funding: Sacramento County General Fund.

POLICY 5E:

The County shall provide opportunities for group living arrangements for severely disabled low-income persons.

Implementation Measure 1:

The County would, through a non-profit housing corporation, construct or acquire a group residence facility for severely disabled low-income persons.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: The construction or acquisition of one or more residential facilities that accommodate at least 20 severely disabled, low-income persons.

Time Frame: By end of 1991.

Funding: Syndications with private developers; tax-exempt bonds; loans from investment sources.

POLICY 5F:

A Senior Housing Task Force shall be established to make policy recommendations for the next Housing Element Update.

Implementation Measure 1:

The production, conservation, and rehabilitation of senior housing units must take into effect the following considerations: (1) Senior needs are as diverse as those of the general population, and we will need a variety of housing options to fit their varying lifestyles; (2) many senior needs are the same as other segments of the population and seniors should be recognized as a sub-group within each "special needs" segment of the population that needs attention; (3) senior housing is emerging as a major component of the housing market and therefore it is important to establish an ongoing dialogue with the private sector to determine what type of housing that can best provide and what incentives from, or direct action by, the public sector will be required; (4) the oldest age groups as the fastest growing and housing needs will be interdependent with supportive services and transportation, and (5) seniors should be participants in the planning of senior housing projects within the County to ensure, among other things, that their preferences are considered in the future.

In order to fully include these considerations in the overall planning process and as a guide to the future update of the Housing Element in 1991 or 1992, a Senior Housing Task Force would be appointed by the Board of Supervisors in 1990 and be composed of representatives from senior organizations, SHRA, social services, the private housing development industry, and other appropriate organizations.

Responsibility: Lead responsibility would lie with the Board of Supervisors through the SHRA.

Target: Task Force recommendations for inclusion into the next update of the Housing Element.

Time Frame: Recommendations by mid-1991.

Funding: Funding would be required for staff time to attend the advertise the Task Force meetings.

OBJECTIVE 6: THE PROMOTION OF ENERGY EFFICIENCY IN ALL HOUSING BY 1991.

POLICY 6A:

The County shall continue to support weatherization programs for existing residential units.

Implementation Measure 1 (Rehabilitation):

Through the SHRA, P.G. & E., SMUD, and other energy providers, the County will provide no cost or low-cost weatherization and other energy efficient programs to low-income residential households. Public service announcements and brochures will be provided to reach the widest possible audience in Sacramento County.

Responsibility: The Sacramento Housing and Redevelopment Agency; SMUD; P.G. & E.

Target: 200 units annually between 1988 and 1991.

Time Frame: 1989 - 1991.

Funding: Energy grants; Community Development Block Grants; set-aside funds by private energy providers.

OBJECTIVE 7: AN EFFECTIVE HOUSING ELEMENT MONITORING PROGRAM BY 1991.

POLICY 7A:

The County shall evaluate, on an annual basis, the status on implementation of all Housing Element programs.

Implementation Measure 1:

The County, through the SHRA, shall designate staff to monitor the activity of all Housing Element programs and report to the Board annually as to the status of program implementation.

Responsibility: The Sacramento Housing and Redevelopment Agency.

Target: Annual evaluation between 1988 and 1991.

Time Frame: Begin in 1989, ongoing after 1989.

Funding: Sacramento County General Fund; SHRA General Fund.

APPENDIX A

Methodology for Tables

Table 1

Figures for 1970, 1975 and 1980 derived directly from the U.S. Census. Figures for 1987 from the State Department of Finance. Figures for 1991 uses the 1980 population projection by SACOG plus the annual average increase between 1987 and 1990.

Table 2

Estimates for County community areas based on SACOG figures. Unincorporated and incorporated portions derived from multiplying the County total by the percentage of unincorporated and incorporated populations of 1980.

Table 3

Total population and sex distribution directly from 1980 U.S. Census.

Table 4

Total population and age distribution directly from the 1980 U.S. Census.

Table 5

Age/sex distribution from SACOG based on the 1980 U.S. Census.

Table 6

Race and ethnic breakdown taken from the 1980 U.S. Census with the percentages of each category existing in 1980 for the entire community area.

Table 7

Taken directly from the 1980 U.S. Census.

Table 8

1981 numbers taken directly from the California Department of Rehabilitation. 1988 numbers provided by Mr. John Hubbard, member of the Sacramento County Advisory Committee on Persons with Disabilities, Housing Subcommittee, through independent research.

Table 9

1970 and 1980 figures taken directly from the U.S. Census. Estimated 1987 figures taken directly from the State Department of Finance.

Table 10

1970 and 1980 figures taken directly from the U.S. Census. Estimated 1987 figures taken directly from the State Department of Finance.

Table 11

Taken directly from the 1980 U.S. Census.

Table 12

Taken directly from the 1980 U.S. Census.

Table 13

Taken directly from the 1980 U.S. Census.

Table 14

Taken directly from the 1970 and 1980 U.S. Census.

Table 15

Taken directly from the 1980 U.S. Census.

Table 16

Taken directly from the 1980 U.S. Census.

Table 17

Taken directly from the 1980 U.S. Census.

Table 18

1970 and 1980 figures directly from the U.S. Census. 1986 figures taken from the State Department of Finance.

Table 19

1980 figure taken directly from the U.S. Census. December 31st figure taken directly from the State Department of Finance. January 1987 through June 1987 based on building permits issued by Sacramento County.

Table 20

1980 figures taken directly from the U.S. Census. 1986 figures taken directly from the State Department of Finance.

Table 21

Based on a sample survey of 16,195 apartment units in Sacramento County, Roseville, Rocklin and West Sacramento conducted by Coldwell Banker.

Table 22

Taken directly from the 1980 U.S. Census.

Table 23

Taken directly from the 1980 U.S. Census.

Table 24

1976 and 1983 rental rates were derived from a survey of apartments listed in local area newspapers over a several week period of time. 1987 rental rates were taken from the Coldwell Banker Apartment survey in the first quarter of 1987.

Table 25

taken directly from SACOG's Regional Housing Needs Allocation Plan, December 4, 1986.

Table 26

Columns 1 to 3 were taken directly from the SACOG Housing Module of December, 1984. Column 4 was derived by dividing the change of households for each community area (Column 3) by the change in households for the entire County. The percentages in Column 5 were derived by taking the incorporated/unincorporated population split provided by SACOG in 1984.

Table 27

Taken directly from SACOG's Regional Housing Needs Allocation Plan, December 4, 1986.

Table 28

Taken directly from SACOG's Regional Housing Needs Allocation Plan, December 4, 1986.

Table 29

New construction figures provided by Lester Smith, Sacramento Housing and Redevelopment Agency, July, 1988.

Table 30

Estimate based on current funding levels of Redevelopment Agency programs.

Table 31

Steven Witney-Wise, Sacramento Housing and Redevelopment Agency, July, 1988.

Table 32

Sacramento County Planning Department. Based on vacant land survey conducted in January, 1984 by demographics division.

Table 33

Figures provided by an independent survey which appeared in The Superior California Builder magazine and conducted by the Building Industry Association of Superior California.

Table 34

Application Fee Schedule on file with the Sacramento County Planning Department.

Table 35

Qualification criteria for a single-family mortgage provided by Westland Mortgage Corporation.

Table 36

Sample menu of different mortgage plans provided by Westland Mortgage Corporation.

Table 37

Poll taken of Builders in the Sacramento region in 1984 by the Owens-Corning Building Poll.

Table 38

Fictitious development in Elk Grove community area appearing in The Business Journal, March 14, 1988. Figures are general estimates provided to the Business Journal by Mike Winn, Vice-president of Winncrest Homes, one of the Sacramento region's largest subdivision builders.

Table 39

Property rehabilitation programs provided by the Sacramento Housing and Redevelopment Agency, January 1988.

Table 40

Inventory of available energy conservation programs provided by the Sacramento Housing and Redevelopment Agency in January, 1988.

Table 41

The status of Housing Actions Policies appearing in the 1980 County Housing Element was determined through discussions involving the County planning staff and Sacramento Housing and Redevelopment planners in January of 1988.

Table 42

The numerical goals were reviewed by the County planning staff and Housing and Redevelopment planners in January of 1988.

APPENDIX B

Bibliography

1. Sacramento City/County Housing Finance Task Force. Housing Assistance Plan, Program & Financing Strategy, July 21, 1988.
2. Sacramento County, Housing Element of the General Plan, December, 1979.
3. Sacramento County. Housing Element Action Plan, December, 1979.
4. The Business Journal. The Making of a Subdivision: Masterpiece of Complications, March 14, 1988, Sacramento. pp. 21-27.
5. U.S. Department of Commerce, Bureau of the Census. Census of Population and Housing STF1 and STF3, 1980-1982.
6. California Department of Finance, Population Research Unit. Summary Report, Sacramento County Population Estimates for 1-1-88, April, 1988.
7. California Employment Development Department. Annual Planning Information, Sacramento County 1987-1988, May, 1987.
8. Sacramento County Planning Department. Vacant Land by Zoning Districts in Sacramento County. 1987.
9. Sacramento Area Council of Governments. Regional Housing Needs Allocation Plan, October, 1984.
10. Sacramento County Department of Social Services. Sacramento Senior Services Study. December, 1987.
11. Carole Wolff Barnes, Professor of Sociology, California State University, Sacramento. Sacramento Seniors: A Profile and Some Service Implications. January, 1987.
12. State of California, Department of Rehabilitation. Executive Summary for The California Disability Survey. Winter, 1980.
13. Superior California Builder. Congratulations on Buying Your New Home! Here's the Bill. April, 1988.
14. Coldwell Banker, Sacramento Area Multi-Family Vacancy/Rental Survey, First Quarter, 1988.
15. John Hubbard, Member, Sacramento County Advisory Committee on Persons with Disabilities, Housing Subcommittee. Statistical Data on Persons with Disabilities, 1988.

APPENDIX C

Definitions

TERM	DEFINITION
"FAST-TRACK" PROCESS	A process whereby certain planning applications are expedited.
ABOVE MODERATE INCOME	Above 120% of the county median income.
ARTICLE 34	A provision of the California Constitution which states that, "No low rent housing project shall be developed, constructed, or acquired by any state public body until a majority of the qualified electors of the city, town or county, ... approve such a project by voting in favor thereof at an election...".
CALIFORNIA ENVIRONMENTAL QUALITY ACT (CEQA)	A State mandated act setting forth environmental review guidelines for public and private projects.
DENSITY BONUS	If a developer agrees to make a specific percentage of units in a housing project for lower-income individuals, local government must grant a density bonus as specified by the local agency over the otherwise maximum density allowed under the general plan.
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (HCD)	The state agency that has principal responsibility for assessing, planning for, and assisting communities to meet the housing needs for low- and moderate-income individuals.
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT	The federal agency responsible for administering a variety of federal housing programs such as mortgage insurance, rent subsidies, and loans.
ELDERLY	An individual 62 years of age or older.
FAMILY	A group of individuals, not necessarily related by blood or marriage, residing together in a single household.

FEMALE HEAD OF HOUSEHOLD	A household where the female is the sole income provider for children under 18 years of age.
GENERAL PLAN (GP)	State mandated comprehensive document prepared by a local agency to guide local long-term growth.
GOVERNMENTAL CONSTRAINTS	Governmental regulations, fees, etc. that are constraints to providing affordable housing.
HOLDING CAPACITY	Maximum population an area can accommodate given available or projected infrastructure, services, zoning, and environmental constraints.
HOMELESS	An individual who does not have a place of residence.
HOUSEHOLD	All individuals occupying a single dwelling unit.
HOUSING ASSISTANCE PLAN (HAP)	A plan submitted to HUD for an entitlement grant. Must include a survey of the existing housing stock, the quantification of needs of lower-income individuals, location of projects, and housing goals.
HOUSING ELEMENT ACTION PLAN	The document that outlines all policies and programs to be implemented for attainment of the Housing Element goals and objectives.
HOUSING ELEMENT OF THE GENERAL PLAN	A State mandated element of the general plan that addresses housing needs, housing development and preservation, and availability of suitable housing sites for all economic segments of the population.
LARGE FAMILY	A family of 5 or more persons.
LOW INCOME	Less than or equal to 80% of the county median income.
MEAN INCOME	The average income. The sum of all incomes divided by the number of incomes determines the average. The average income is influenced by the extreme incomes at either end of the scale.

MEDIAN INCOME	The income in an ordered set of incomes below and above which there is an equal number of incomes. The median is not affected by the extreme incomes at either end of the scale.
MELLO-ROOS FINANCING DISTRICT	District created by local government to levy special taxes within the district after approval by two-thirds of the qualified voters.
MODERATE INCOME	Between 81% and 120% of the county median income.
MULTI-FAMILY UNITS	A building other than a townhouse, rowhouse, or cluster development, designed for occupancy by 3 or more families living independently of each other, each in a separate dwelling unit.
NATIONAL ENVIRONMENTAL POLICY ACT (NEPA)	Federal policy setting forth environmental review guidelines for federal projects.
NONGOVERNMENTAL CONSTRAINTS	Economic and financial constraints to affordable housing. Constraints over which local government has no control.
OVERCROWDING	1.01 or more persons per room in a housing unit.
OVERPAYMENT FOR HOUSING	A household paying more than 30% of its gross household income for housing.
PERSONS WITH DISABILITIES OR DISABLED PERSONS	Any person who has a physical or mental impairment which substantially limits one or more major life activities, such as thinking, walking, seeing, hearing, or working and has a history of such impairment or is regarded as having the impairment.
POVERTY LEVEL	Families and unrelated individuals are classified as being below or above the poverty level based on income in a given year using a poverty index which provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of the family householder or unrelated individual.

REGIONAL HOUSING NEEDS ALLOCATION PLAN	A report prepared by HCD outlining each region's share of the statewide housing needs.
REHABILITATION	As used in this report, rehabilitation refers to bringing a housing unit up to current county codes.
RETROFITTING	Furnishing an existing building with new fixtures not available at the time of construction. Can apply to installing energy saving devices, or facilities for disabled persons. Unless otherwise specified, retrofitting will refer to the installation of energy saving devices.
SACRAMENTO AREA COUNCIL OF GOVERNMENTS (SACOG)	The association of local governments in the Sacramento Metropolitan Area which have come together to resolve regional problems through coordination of planning and programs.
SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY (SHRA)	The local agency for the City of Sacramento, Isleton, and the County of Sacramento which oversees affordable housing and redevelopment programs.
TENURE	The classification of all occupied housing units as either owner-occupied or renter-occupied.
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)	Community Development Block Grants are grants and loans provided by HUD to local governments for funding a wide range of community development activities.
GROUP QUARTERS	All persons not living in households are classified as living in group quarters. Two general categories of persons in group quarters are recognized: (1) inmates of institutions, and (2) other, which includes such housing as rooming and boarding houses, communes and college dormitories.



RETURN TO: _____

LOAN PERIOD	1	2	3
Home Use			
	4	5	6

ALL BOOKS MAY BE RECALLED AFTER 7 DAYS.

DUE AS STAMPED BELOW.

SENT ON ILL		
APR 10 2003		
U. C. BERKELEY		

ILS: DD99
2M 3-02

UNIVERSITY OF CALIFORNIA, BERKELEY
Berkeley, California 94720-6000

